Digitized by the Internet Archive
in 2013

http://archive.org/details/commissionerofb197071mass

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

Francis W. Sargent
GOVERNOR

ANNUAL REPORT

OF THE

Mass. Office of the

COMMISSIONER OF BANKS

FOR THE

Year Ending October 31, 1970

SECTION B

RELATING TO

CREDIT UNIONS

M.R.
332 M3
B2Ir
1970
Sec. B
A copy

DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT

500-4-71-049260

Estimated cost per copy: $3.40

STATE LIBRARY OF MASSACHUSETTS
DEC 21 1971
STATE HOUSE, BOSTON
DOCS. DEPT.

332 M3
B21r
1970
Sec. B
A copy

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks
and
General Counsel

ROBERT J. MAIETTA

Director of Credit Union Examinations

EDWARD J. ODELL

CONTENTS

CENTRAL CREDIT UNION FUND, INC.:
Abstract of Annual Report 95
Text vii

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION:
Abstract of Annual Report 95
Text vii

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION:
Abstract of Annual Report 96
Text ix

CREDIT UNIONS:
Abstracts of Annual Reports 50
Aggregate Statements and Statistical Data 92
Legislation Enacted (Acts of 1969–1970) v
Lists Showing Location, President, Treasurer, etc. 10
Text and Miscellaneous Data i

THE COMMONWEALTH OF MASSACHUSETTS

OFFICE OF THE COMMISSIONER OF BANKS
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending October 31, 1970.

Respectfully,
Freyda P. Koplow
Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the sixteen month period from July 1, 1969 to October 31, 1970 inclusive.

During the period ending October 31, 1970, six new credit union begain business, and thirteen entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on October 31, 1970 and changes effective during the previous sixteen month period.

Total Assets

On October 31, 1970 the 398 unions in operation had total assets of 627,711,020.41 which represents an increase of 111,079,418.37 or 21.50% over the figure of June 30, 1969.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as they rose approximately 38,664,628.00 to the present outstanding balance of 269,025,795.00 comprising 29.31 of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of 183,977,134.00 representing 42.86 of total assets reflects an increase of 27,129,094.00 for the sixteen month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, increased 6,875,043.00 during the period. The present book value of 63,466,073.00 or 10.11% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current sixteen month period, holdings in shares of co-operative banks decreased 3,786,423.00 to a present total of 6,355,803.00 and deposits in savings banks and in savings departments of trust companies and national banks decreased 4,201,609.00 to an outstanding balance of 13,296,747.00. Investments in bank stocks decreased 250,723.00 to a total book figure of 9,815,172.00 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check increased 12,408,401.00 during the period and the present combined total of 24,364,655.00 equals 3.88% of total assets.

Shares and Deposits

Outstanding share capital increased 98,533,389. or 22.34% during the period to a present balance of 539,689,706.00 which is held by 619,078 members. Deposits including club accounts increased 1,603,555.00 to a total of 9,492,708.00.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased 6,446,932.00 during the period and the present combined total of 53,422,425.00 represents 8.51% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN JULY 1, 1969 AND OCTOBER 31, 1970

Date Business Commenced	Name	Location
September 2, 1969	B. C. L.	Pittsfield
July 1, 1969	Hu-House	Andover
October 22, 1969	NEMCH	Boston
August 23, 1969	Sturdy	Attleboro
August 21, 1970	Thera-Care	Brookline
May 4, 1970	Tyco Employees	Waltham

CREDIT UNIONS IN LIQUIDATION

** Babco
* Boston Arbeiter Ring
** Falpaco
** Harmony
* Howco
** Morgan Employees
** Morgan Memorial
** Nemasket
* Produce Terminal
** Simco
** Tri-City
* Welfare
* Worcester Rendering

*Commenced liquidation during the period covered by this report.

**Commenced and completed liquidation during the period covered by this report.

CREDIT UNION LEGISLATION AND REGULATIONS
July 1, 1969 – October 31, 1970

Effective on or after July 1, 1969, or signed by Governor prior to, but effective subsequent to, October 31, 1970.

ACTS AND RESOLVES OF 1969

Chapter	Amendments to:	Description
168	G.L., c. 140, s. 114A	Relative to certain credit insurance charges under the small loans law.
236	G.L., c. 171, s. 24, subd. a, par. 6	Limiting certain collateral loans by credit unions.
319	G.L., c. 171, s. 20	Regulating the Reserve Fund in credit unions.
324	G.L., c. 171, s. 31	Increasing the contributions which credit unions may make to the Credit Union Employees' Retirement Association.
338	G.L., c. 168, s. 42, s. 49	Relative to certain investments by savings banks.
395	G.L., c. 171, s. 21	Regulating improvements by credit unions of buildings owned or occupied by them for the transaction of their business.
423	G.L., c. 184, new s. 17B	Regulating the procedure relative to the hiring of attorneys in certain mortgage transactions.
442	G.L., c. 93, new s. 44, 45, 46, 47	Regulating the trade practices of credit bureaus and subscribers thereto.
469	Special Act	Temporarily suspending certain provisions of law relative to disclosure in consumer credit transactions.
517	G.L., c. 140A (repealed) G.L., c. 140C (new)	Revising the laws relative to the disclosure of consumer credit costs and terms.

791	G.L., c. 167, s. 2	Increasing the amount of reimbursement to the Commonwealth for the cost of examining or auditing banks by the Commissioner of Banks.

ACTS AND RESOLVES OF 1970

94	G.L., c. 167, s. 9	Changing the date for the filing by the Commissioner of Banks of his annual report relative to credit unions.
95	G.L., c. 171, s. 15	Relative to the bonding of certain officers and employees of credit unions.
103	G.L., c. 171, s. 10	Relative to trust deposits in credit unions.
125	G.L., c. 167, new s. 54A	Authorizing the registration of securities of banks in the name of a nominee.
135	G.L., c. 167, s. 52	Authorizing the Commissioner of Banks to close certain banks whenever he is of the opinion an emergency exists and the officers of a bank to close the bank when there is a threat to the security of the bank.
196	G.L., c. 171, s. 10	Increasing the number of shares and the amount of deposits which a member may hold or make in a credit union.
197	G.L., c. 171, s. 24, subd. D	Increasing the amount, and extending the term, of a loan which a credit union may make to finance certain real estate improvements.
200	G.L., c. 171, new s. 10A; G.L., c. 171, s. 24, subd. A; G.L., c. 171, s. 25	Authorizing the establishment of special notice accounts and further regulating the payments of dividends in credit unions.

215	G.L., c. 4, s. 7; G.L., c. 6, s. 12, s. 12A	Designating the second and fourth Mondays of October as Legal Holidays.
275	G.L., c. 171, s. 24	Authorizing credit unions to make mobile home loans.
294	G.L., c. 183, new s. 57	Prohibiting a mortgagee from imposing a penalty for pre-payment of a mortgage due to a taking by eminent domain.
306	G.L., c. 171, s. 24, subd. B	An act increasing the investment which certain credit unions may make in real estate mortgages.
313	G.L., c. 184, s. 17B	Requiring that a mortgagor of real estate shall be given a printed copy of the statements contained in the mortgage application.
457	G.L., c. 255, new s. 12F	Subjecting creditors in consumer transactions to the defenses of the borrower.
824	G.L., c. 184, s. 17B	Requiring certain disclosures in certain residential real estate transactions.
883	G.L., c. 93, s. 28; G.L., c. 93, new s. 49	Prohibiting certain collection practices.

REGULATIONS OF THE COMMISSIONER OF BANKS

Effective Date	Description
July 17, 1969	Relative to Consumer Credit Cost Disclosure. (Emergency Regulations)
October 15, 1969	Relative to Consumer Credit Cost Disclosure. (Permanent Regulations)

July 1, 1970 — Relative to the disclosure by credit unions of the payment or non-payment of interest on Christmas Club, Vacation Club and Tax Club Accounts.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to 2,048,014.50 at the close of business on October 31, 1970. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are forty-two member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was credited by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are two hundred and fifty-one member credit unions.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets, Liabilities, etc.
A.C. Lawrence Employees Credit Union	Peabody	37	77
Acushnet Process Employees Credit Union	Acushnet	10	50
Adams Post Credit Union	Taunton	43	83
Adayco Credit Union	Taunton	43	83
Aerovox Employees Credit Union	New Bedford	34	74
AFL-CIO Postal Clerks Credit Union	Boston	11	51
Aldenville Credit Union	Chicopee	23	63
A L I Credit Union	Acton	10	50
Allis-Chalmers Credit Union	Boston	11	51
Alpha Credit Union	Boston	11	51
American Bosch Credit Union	Springfield	40	80
American Chapels Credit Union	Boston	11	51
American Independent Credit Union	Chelsea	22	62
Amesbury Franco-American Credit Union	Amesbury	10	50
Amlico Credit Union	Wakefield	43	83
Armour-Chamberlain Credit Union	Boston	11	51
Arsenal Employees Credit Union	Watertown	44	84
Athol Credit Union	Athol	10	50
Atlantic Credit Union	Chelsea	22	62
Atlantic Gelatin Credit Union	Woburn	46	86
Barbourwelt Credit Union	Brockton	19	59
Barwoolco Credit Union	Barre	10	50
Bay State Credit Union	Cambridge	20	60
B.C.G. Employees Credit Union	Boston	11	51
B.C.L. Credit Union	Pittsfield	37	77
Beach Credit Union	Winthrop	46	86
Bell Rock Credit Union	Malden	32	72
Banjamin Franklin Credit Union	Chelsea	22	62
Berkshire Credit Union	Pittsfield	37	77
Beverly Investment Credit Union	Beverly	11	51
Beverly Municipal Credit Union	Beverly	11	51
B L H Employees Credit Union	Boston	12	52
Blue Hill Credit Union	Boston	12	52
Borisaver Credit Union	Boston	12	52
Boston American Composing Room Credit Union	Boston	12	52
Boston & Albany Employees Credit Union	Boston	12	52
Boston & Maine Railroad Employees Credit Union	Boston	12	52
Boston Edison Employees Credit Union	Boston	12	52
Boston Firefighters Credit Union	Boston	12	52
Boston Globe Employees Credit Union	Boston	12	52
Boston Post Office Employees Credit Union	Boston	12	52
Boston Progressive Credit Union	Boston	12	52
Boston Reilway Mail Employees Credit Union	Boston	13	53
Boston Shell Credit Union	Wellesley	44	84
Boston University Employees Credit Union	Boston	13	53
Boston USCSC Employees Credit Union	Boston	13	53
Bowker Employees Credit Union	Somerville	40	80

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Bridgewater Credit Union	Bridgewater	19	59
Brighton-Allston Credit Union	Boston	13	53
Brockton Credit Union	Brockton	19	59
Brockton Brotherhood Credit Union	Brockton	19	59
Brockton Firefighters Municipal	Brockton	20	60
Brockton Postal Employees Credit Union	Brockton	20	60
Brockton Taunton Gas Employees Credit Union	Brockton	20	60
Brookline Municipal Credit Union	Brookline	20	60
Brotherhood Credit Union	Lynn	31	71
Buxton Employees Credit Union	Springfield	40	80
Cabot Boston Credit Union	Boston	13	53
Cambridge Portuguese Credit Union	Cambridge	21	61
Cambridge Utilities Employees Credit Union	Cambridge	21	61
Campello Credit Union	Brockton	20	60
C & K Employees Credit Union	Worcester	46	86
Carmel Credit Union	Chelsea	22	62
Carmote Employees Credit Union	Everett	24	64
Casa Credit Union	Springfield	40	80
Centre Credit Union	Boston	13	53
Central Mass. Telephone Workers Credit Union	Worcester	46	86
Chapman Credit Union, The	Springfield	40	80
Charlton Credit Union	Charlton	21	61
Chelsea Credit Union	Chelsea	22	62
Cheney Bigelow Credit Union	Springfield	40	80
Chesterton Credit Union	Everett	24	64
Chicopee Teachers Credit Union	Chicopee	23	63
Citizens Credit Union	New Bedford	34	74
City Credit Union	Boston	13	53
City of Boston Employees Credit Union	Boston	13	53
Cleghorn Credit Union	Fitchburg	25	65
G L U Credit Union	Springfield	41	81
Colonial Employees Credit Union	Boston	13	53
Colonial Press Credit Union	Clinton	23	63
Columbia Bicycle Credit Union	Westfield	45	85
Community Credit Union	Lynn	31	71
Community Credit Union	Springfield	41	81
Congress Credit Union	Chelsea	22	62
Consumers Credit Union	Boston	13	53
Continental Credit Union	Chelsea	22	62
Continental Employees Credit Union	New Bedford	34	74
Corenco Employees Credit Union	Tewksbury	43	83
Corky Row Credit Union	Fall River	25	65
Craftsman Credit Union	Worcester	46	86
Crescent Credit Union, The	Brockton	20	60
Crobank Credit Union	Fitchburg	25	65
C T C Credit Union	Cambridge	21	61
Damon Credit Union	Milton	34	74
Dairy Credit Union	Chicopee	23	63
Darex Credit Union	Cambridge	21	61
Diamond Match Employees Credit Union	Springfield	41	81
D.M.C. Credit Union	Framingham	27	67
Dorchester Credit Union	Boston	13	53
Doyle Works Credit Union	Leominster	30	70
Dunkin Donuts Employees Credit Union	Randolph	38	78
Eagle Credit Union	Pittsfield	37	77
Eastern Credit Union	Framingham	27	67
Eaton Credit Union	Boston	13	53
Edico Credit Union	Brockton	20	60
Elco Club Credit Union	Palmer	36	76
Elgasco Credit Union	Lawrence	30	70
Elm Credit Union	Cambridge	21	61

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Embeco Credit Union	Springfield	41	81
Emblem Credit Union	Boston	14	54
EPCO Employees Credit Union	Pittsfield	37	77
Essex Agricultural Credit Union	Danvers	24	64
Everett Credit Union	Everett	24	64
Everett Police Credit Union	Everett	24	64
Fall River Municipal Employees Credit Union	Fall River	25	65
Fall River Postal Employees Credit Union	Fall River	25	65
Farmco Employees Credit Union	Springfield	41	81
Farnsworth Credit Union	Boston	14	54
Federal Credit Union	Boston	14	54
Federation Credit Union	Boston	14	54
Fenwal Credit Union	Ashland	10	50
Fernandes Employees Credit Union	Norton	36	76
F.I.A. Credit Union	Fitchburg	26	66
Filene Credit Union	Boston	14	54
Filestra Credit Union	Fitchburg	26	66
Firefundic Credit Union	Boston	14	54
Fitchburg I-C Credit Union	Fitchburg	26	66
Fitchburg Postal Employees Credit Union	Fitchburg	26	66
Fitchco Credit Union	Fitchburg	26	66
555 Credit Union	Canton	21	61
Forty Associates Credit Union	Boston	14	54
Framingham UAW Credit Union	Framingham	27	67
Freedom House Credit Union	Boston	14	54
Friendship Credit Union, The	Boston	14	54
F.W. Sickles Employees Credit Union	Chicopee	23	63
Garden Street Credit Union	Everett	25	65
Gardner Franco-American Credit Union	Gardner	27	67
Gardner Polish-American Credit Union	Gardner	27	67
Gateway Credit Union	Natick	34	74
General Electric River Works Empl. Credit Union	Lynn	32	72
General Fibre Employees Credit Union	West Springfield	45	85
General Package Credit Union	Palmer	37	77
Geneva Credit Union	Boston	14	54
Gilco Credit Union	Boston	14	54
Glenway Credit Union	Boston	14	54
Glodel Credit Union	Boston	15	55
Gloucester Credit Union	Gloucester	27	67
Gloucester Fire Department Credit Union	Gloucester	27	67
Gloucester Municipal Credit Union	Gloucester	27	67
Grafton Suburban Credit Union	Grafton	28	68
Granby Credit Union	Granby	28	68
G R Credit Union	Concord	24	64
Greyhound Employees Credit Union	Boston	15	55
Grover Cronin Credit Union	Waltham	44	84
G.T. & D. Credit Union	Greenfield	28	68
Gulf Boston Credit Union	Chelsea	22	62
Harold Credit Union	Boston	15	55
Harvard University Employees Credit Union	Cambridge	21	61
Haverhill Credit Union	Haverhill	28	68
Haverhill Fire Department Credit Union	Haverhill	28	68
Haverhill Italian American Credit Union	Haverhill	28	68
Haverhill Municipal Employees	Haverhill	28	68
Haverhill Police Department Credit Union	Haverhill	28	68
Haverhill Postal Employees Credit Union	Haverhill	29	69
Haverhill Teachers Credit Union	Haverhill	29	69
Hayward-Schuster Employees Credit Union	Douglas	24	64
Hellenic Credit Union	Peabody	37	77
Herald-Traveler Employees Credit Union, The	Boston	15	55
Hersey Employees Credit Union	Dedham	24	64
High Carbon Credit Union	Milbury	34	74

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Highland Credit Union	Lowell	30	70
Hillside Credit Union	Boston	15	55
Holyoke Credit Union	Holyoke	29	69
Holyoke Municipal Employees Credit Union	Holyoke	29	69
Holyoke Postal Credit Union	Holyoke	29	69
Holyoke Teachers Credit Union	Holyoke	29	69
Honeywell I.S. Credit Union	Boston	15	55
Hovoco Credit Union	Groton	28	68
Howard Credit Union	Boston	15	55
Hu-House Credit Union	Andover	10	50
Humboldt Credit Union	Boston	15	55
Ideal Credit Union	Lowell	31	71
Independent Credit Union	Chelsea	22	62
Independent Hebrew Credit Union	Framingham	27	67
Industrial Credit Union, The	Boston	15	55
I O S O I Credit Union	Boston	15	55
Jamaica Plain Credit Union	Boston	16	56
Jeanne d'Arc Credit Union	Lowell	31	71
John Bath Employees Credit Union	Worcester	46	86
John H. Breck Employees Credit Union	West Springfield	45	85
Jonsteel Credit Union	Worcester	46	86
Judaean Credit Union	Chelsea	22	62
Kavodian Credit Union	Fall River	25	65
K B Credit Union	Northbridge	36	76
Kelko Credit Union	Springfield	41	81
Kendall Mills Credit Union	Walpole	43	83
Labor Circle Credit Union	Lynn	32	72
Lafayette Credit Union	Brockton	20	60
Lapointe Employees Credit Union	Hudson	30	70
Latvian Credit Union	Boston	16	36
Lawrence Credit Union	Lawrence	30	70
Lawrence Firefighters Municipal Credit Union	Lawrence	30	70
Lawrence Modern Credit Union	Lawrence	30	70
Lawrence Postal Employees Credit Union	Lawrence	30	70
Lawrence Teachers Credit Union	Lawrence	30	70
L.B. Evans Employees Credit Union	Wakefield	43	83
Leominster Credit Union	Leominster	30	70
Liberty Credit Union	Boston	16	56
Lodding Employees Credit Union	Auburn	10	50
Longwood Credit Union	Brookline	20	60
Lord Beaconsfield Credit Union	Boston	16	56
Lowell Credit Union	Lowell	31	71
Lowell Electric Light Employees Credit Union	Lowell	31	71
Lowell Firefighters Credit Union	Lowell	31	71
Lowell Postal Employees Credit Union	Lowell	31	71
Lowell Rendering Employees Credit Union	Billerica	11	51
Lowell Sun Employees Credit Union	Lowell	31	71
Luso-American Credit Union	Peabody	37	77
Lynn Credit Union	Lynn	32	72
Lynn Municipal Employees Credit Union	Lynn	32	72
Lynn Police Credit Union	Lynn	32	72
Lynn Postal District Employees Credit Union	Lynn	32	72
Lynn Teachers Credit Union	Lynn	32	72
Maccabean Pythian Credit Union	Springfield	41	81
Maccabee Credit Union	Boston	16	56
Main Street Credit Union	Holyoke	29	69
Malden City Employees Credit Union	Malden	33	73
M and N Employees Credit Union	Norwood	36	76
Mansfield Credit Union	Mansfield	33	73
Marblehead Credit Union	Marblehead	33	73
Marconi Credit Union	Lawrence	30	70
Marillac Credit Union	Boston	16	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Marquette Credit Union	Winchendon	46	86
Mascot Credit Union, The	Boston	16	56
Massachusetts Mutual Employees Credit Union	Springfield	41	81
Maynard Consumers Credit Union	Maynard	33	73
MBTA Employees Credit Union	Boston	17	57
MTA Credit Union	Boston	17	57
Medford Municipal Employees Credit Union	Medford	33	73
Medway Credit Union	Medway	33	73
M E E C Employees Credit Union	Haverhill	29	69
Melco Credit Union	Hopedale	29	69
Memorial Credit Union	Boston	16	56
Merchemco Credit Union	Everett	25	65
Middlesex Carmens Credit Union	Waltham	44	84
Milford Credit Union	Milford	34	74
Millbury Credit Union	Millbury	34	74
Mitre Employees Credit Union	Bedford	11	51
Monarch Credit Union	Springfield	41	81
Monsanto Employees Credit Union	Springfield	41	81
Moreland Credit Union	Boston	16	56
Moulded Plastics Credit Union	Worcester	46	86
Mystic Credit Union	Medford	33	73
Nablanko Credit Union	Holyoke	29	69
Nashoba Credit Union	Groton	28	68
Navy Building Credit Union	Boston	17	57
Navy Yard Employees Credit Union	Boston	17	57
NEMCH Credit Union	Boston	17	57
Neponset Credit Union	Walpole	43	83
Neponset Valley Postal Employees Credit Union	Norwood	36	76
New Bedford Gas & Edison Light Company Credit Union	New Bedford	34	74
New Bedford Municipal Employees Credit Union	New Bedford	35	75
New Bedford Postal Employees Credit Union	New Bedford	35	75
New England Electric System Empl. Credit Union	Malden	33	73
Newton Municipal Credit Union	Newton	35	75
Newton Teachers Credit Union	Newton	35	75
Noddle Island Credit Union	Boston	17	57
North Andover Municipal Credit Union	North Andover	36	76
Northern Mass. Telephone Workers Credit Union	Lowell	31	71
Northshore Credit Union	Beverly	11	51
Norton Credit Union	Worcester	47	87
Norwood School Employees Credit Union	Norwood	36	76
Octane Credit Union	Everett	25	65
One-Twenty Credit Union	Boston	17	57
Orange Credit Union	Orange	36	76
Overland Credit Union	Boston	17	57
Peabody Credit Union	Peabody	37	77
Perkins Gear Credit Union	West Springfield	45	85
Pittsfield G.E. Employees Credit Union	Pittsfield	37	77
Pittsfield Postal Employees Credit Union	Pittsfield	38	78
Pittsfield Teachers Credit Union	Pittsfield	38	78
Plan Credit Union	Boston	17	57
Plimpton Credit Union	Norwood	36	76
Plymouth Rubber Credit Union	Canton	21	61
Pneumatic Credit Union	Quincy	38	78
Polish National Credit Union	Chicopee	23	63
Ponedeler Credit Union	Chelsea	22	62
Popular Credit Union	Peabody	37	77
Porter Employees Credit Union, The	Somerville	40	80
Pressers Union Local 12 ILGWU Credit Union	Boston	17	57
Progressive Workmens Credit Union	Malden	33	73
Pyralart Employees Credit Union	Leominster	30	70
Quincy Municipal Credit Union	Quincy	38	78

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Quinwey Credit Union	Quincy	38	78
Railway Express Credit Union	Springfield	41	81
Randolph Credit Union	Randolph	38	78
Rantoul Credit Union	Beverly	11	51
Raytheon Employees Credit Union	Waltham	44	84
Redberry Credit Union	Boston	18	58
Revere Copper & Brass Employees Credit Union	New Bedford	35	75
Revere Firefighters Credit Union	Revere	38	78
Rex Credit Union	Boston	18	58
Rockland Credit Union	Rockland	39	79
Roxbury Independent Credit Union	Boston	18	58
Rust Craft Credit Union	Dedham	24	64
St. Anne Credit Union	New Bedford	35	75
St. Anne's Credit Union	Fall-River	25	65
St. Jean Baptiste Credit Union	Lynn	32	72
St. Joseph Credit Union	Salem	39	79
St. Mary's Parish Credit Union	Marlboro	33	73
Salem Credit Union	Salem	39	79
Salem Italian American Credit Union	Salem	39	79
Samson Cordage Employees Credit Union	Shirley	39	79
Saugus Credit Union	Saugus	39	79
Savage Arms Employees Credit Union	Westfield	45	85
Scottie Credit Union	Holyoke	29	69
Seaver Credit Union	Boston	18	58
Security Employees Credit Union	Boston	18	58
Senco Credit Union	Fitchburg	26	66
Setco Credit Union	Springfield	42	82
Sharon Credit Union	Sharon	39	79
Shawmut Credit Union	Boston	18	58
Shirley Credit Union	Revere	38	78
Simonds Employees Credit Union	Fitchburg	26	66
Sisalkraft Credit Union	Attleboro	10	50
Social Service Credit Union	Boston	18	58
Somerset Credit Union	Somerset	39	79
Southbridge Credit Union	Southbridge	40	80
Southern Mass. Tel. Workers Credit Union	New Bedford	35	75
South Hadley Community Credit Union	South Hadley	40	80
South Works Credit Union	Worcester	47	87
Spalding Employees Credit Union	Chicopee	23	63
Spasco Credit Union	Springfield	42	82
Sprague Electric Credit Union	North Adams	35	75
Springfield Credit Union	Springfield	42	82
Springfield Franco-American Credit Union	Springfield	42	82
Springfield, Mass. Municipal Empl. Credit Union	Springfield	42	82
Springfield, Mass. Post Office Empl. Credit Union	Springfield	42	82
Springfield Rendering Employees Credit Union	Chicopee	23	63
Springfield Street Railway Employees Credit Union	Springfield	42	82
Springfield Teachers Credit Union	Springfield	42	82
Square Deal Credit Union	Boston	18	58
State Employees Credit Union	Boston	18	58
Sturdy Credit Union	Attleboro	10	50
Suburban Credit Union	Framingham	27	67
Swansea Credit Union	Swanea	43	83
Swift Employees Credit Union	Somerville	40	80
Sylvania Employees Credit Union	Salem	39	79
T & H Employees Credit Union	Boston	18	58
Taunton Postal Employees Credit Union	Taunton	43	83
Telephone Workers Credit Union	Boston	18	58
Texeco Credit Union	Chicopee	23	63
Thera-Care Credit Union	Brookline	20	60
Thomson Credit Union	Franklin	27	67
Thriftway Credit Union	Boston	19	59

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Towle Employees Credit Union	Newburyport	35	75
Treasure Credit Union	Greenfield	28	68
T R I B Credit Union	Boston	19	59
Tyco Credit Union	Waltham	44	84
United Employees Credit Union	Boston	19	59
U.S.E.—Worcester Credit Union	Worcester	47	87
U-Strayco Credit Union	New Bedford	35	75
Vamco Employees Credit Union	West Springfield	45	85
Walnut Credit Union	Chelsea	22	62
Walpole Municipal Employees Credit Union	Walpole	43	83
Waltham Municipal Employees Credit Union	Waltham	44	84
Walworth Credit Union	Braintree	19	59
Wapico Credit Union	Everett	25	65
Washington Credit Union	Boston	19	59
Watertown Municipal Credit Union	Watertown	44	84
Webster Credit Union	Webster	44	84
Welcome Credit Union	Brookline	20	60
Wemelco Credit Union	West Springfield	45	85
Westco Credit Union	Springfield	42	82
Western Mass. Telephone Workers Credit Union	Springfield	42	82
Westfield Polish-American Credit Union	Westfield	45	85
Westinghouse Employees Credit Union	Dedham	24	64
West Lynn G.E. Employees Credit Union	Lynn	32	72
Westover Credit Union	Chicopee	23	63
Westwood Credit Union	Westwood	44	84
Weymouth Town Employees Credit Union	Weymouth	45	85
Whitson Credit Union, The	Boston	19	59
Wick-Spring Employees Credit Union	Palmer	37	77
WICO Employees Credit Union	West Springfield	45	85
Willmansett Credit Union	Chicopee	23	63
Winnisimmet Credit Union	Chelsea	23	63
W.M.W. Credit Union	Northbridge	36	76
Wollaston Credit Union	Quincy	38	78
Worcester Fire Department Credit Union	Worcester	47	87
Worcester Gas Light Employees Credit Union	Worcester	47	87
Worcester Municipal Employees	Worcester	47	87
Worcester Police Department Credit Union	Worcester	47	87
Worcester Postal Credit Union	Worcester	47	87
Worcester Thompson Credit Union	Worcester	47	87
Worcester Wire Works Employees Credit Union	Worcester	47	87
Workers Credit Union	Fitchburg	26	66
Woven Hose Employees Credit Union	Cambridge	21	61
Zaslav Volin Credit Union	Boston	19	59

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF OCTOBER 31, 1970

ACTON

***A L I Credit Union**

Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

T.E. Heline, Jr.	A.R. MacLeod
President	*Treasurer*
Total Assets	76,584.00

ACUSHNET

***Acushnet Process Employees Credit Union**

Acushnet Process Sales Company
700 Belleville Ave.

Incorporated October 1, 1941

E.P. Robbins	Edward Powers
President	*Treasurer*
Total Assets	1,125,107.55

AMESBURY

***Amesbury Franco-American Credit Union**
40 Main Street

Incorporated July 6, 1939

L.C. Jutras	J.M.G. Ouellet
President	*Treasurer*
Total Assets	2,200,267.78

ANDOVER

***Hue-House Credit Union**
89 Morton St.

Incorporated June 2, 1969

A. Anderson	M. Martin
President	*Treasurer*
Total Assets	4,875.07

ASHLAND

***Fenwal Credit Union**

Fenwal Incorporated
400 Main Street

Incorporated June 21, 1945

J.F. Madden, Jr.	Catherine Phillips
President	*Treasurer*
Total Assets	528,154.81

ATHOL

***Athol Credit Union**
513 Main Street

Incorporated July 7, 1930

J.R. Porcari	R.T. Linehan
President	*Treasurer*
Total Assets	7,609,992.46

ATTLEBORO

Sisalkraft Credit Union

American Reenforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

C.F. Chadwick	W.F. Duphiney, Jr.
President	*Treasurer*
Total Assets	404,975.46

***Sturdy Credit Union**
211 Park St.

Incorporated May 2, 1969

R.E. Roy	S.R. Lincoln
President	*Treasurer*
Total Assets	67,450.16

AUBURN

***Lodding Employees Credit Union**
Sword Street

Incorporated May 31, 1956

D.P. Walne	Therese E. Adam
President	*Treasurer*
Total Assets	158,486.06

BARRE

***Barwoolco Credit Union**

The Barre Wool Combing Company, Ltd
Vernon Avenue

Incorporated August 15, 1946

C.W. Damon	Margaret E. Rich
President	*Treasurer*
Total Assets	397,177.1

BEDFORD

***Mitre Employees Credit Union**
Middlesex Turnpike & Route 62
Gaither Building

Incorporated Mar. 19, 1959

U.T. Landini, *President* — R.C. Arsenault, *Treasurer*

Total Assets 3,199,031.28

BEVERLY

Beverly Investment Cre t Union
200 East Lothrop Street

Incorporated Oct. 30, 1926

Philip Rubinstein, *President* — Max Weinberg, *Treasurer*

Total Assets 53,023.54

Beverly Municipal Credit Union
222 Cabot Street

Incorporated July 1, 1952

Thomas H. Thompson, *President* — W.C. Keaney, *Treasurer*

Total Assets 817,898.33

Northshore Credit Union
44 River St.

Incorporated June 20, 1936

R.P. Richardson, *President* — D.W. Martin, *Treasurer*

Total Assets 568,067.00

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A.A. McCance, *President* — W.W. Burgess, Jr., *Treasurer*

Total Assets 356,933.46

BILLERICA

Lowell Rendering Employees
Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

John Farmer, *President* — S.P. Robertson, *Treasurer*

Total Assets 35,428.28

BOSTON

AFL–CIO Postal Clerks, Credit Union
294 Washington Street

Incorporated May 21, 1962

J.W. Hunt, *President* — J.D. Bercury, *Treasurer*

Total Assets 23,319.96

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof, *President* — June E. Johnson, *Treasurer*

Total Assets 433,395.78

*Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated Feb. 18, 1942

P.P. Pacalla, *President* — W.J. Wambolt, *Treasurer*

Total Assets 358,540.01

***American Chapels Credit Un**
5 Winthrop Square

Incorporated April 30, 19

F.D. Arcari, *President* — Grace R. Pont, *Treasu*

Total Assets 256,746.0

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A.A. Levenson, *President* — J.W. Bradbury, *Treasure*

Total Assets 139,236.27

***B.C.G. Employees Credit Union**
Boston Consolidated Gas Co
144 McBride Stre
(Jamaica Plain Dist

Incorporated January 16, 1

Walter I. Deady, *President* — T.J. Gal

Total Asset

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***B L H Employees Credit Union**
The Boston Lying-in Hospital
221 Longwood Avenue
Incorporated May 7, 1952

J. Magoon	Geneva L. Marble
President	*Treasurer*
Total Assets	323,472.95

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)
Incorporated January 3, 1921

I.L. Rudin	M.H. Finkel
President	*Treasurer*
Total Assets	19,251,315.74

Borisaver Credit Union
546 River St.
(Mattapan District)
Incorporated June 10, 1927

Benjamin Raskind	Harry Pearlman
President	*Treasurer*
Total Assets	218,781.34

***Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square
Incorporated February 6, 1929

J.J. Hunt	J.J. Dowd
President	*Treasurer*
Total Assets	57,785.63

Boston & Albany Employees Credit Union
Room 234
South Station
Incorporated December 13, 1928

R.J. Ferriter	Frank P. Turnbull
President	*Treasurer*
Total Assets	2,472,316.65

***Boston & Maine Railroad Employees Credit Union**
Room 905
150 Causeway Street
Incorporated February 26, 1915

K. Towner	C.H. Spinne
President	*Treasure*
Total Assets	2,876,781.6

Boston Edison Employees Credit Unio
1165 Massachusetts Avenue
Incorporated December 30, 1940

J.P. Hennessy	J. DePietr
President	*Treasure*
Total Assets	3,697,150.7

***Boston Firefighters Credit Union**
55 Hallet Street
(Dorchester District)
Incorporated November 25, 1947

W.J. Butkiewicz	T.J. McGonagl
President	*Treasure*
Total Assets	6,095,371.2

***Boston Globe Employees Credit Unior**
135 Morrissey Boulevard
(Dorchester District)
Incorporated June 26, 1962

E.J. Couture	P.E. Row
President	*Treasure*
Total Assets	1,104,716.6

Boston Post Office Employees Credit Union
Room 226A
Federal Building
Incorporated March 10, 1924

Herbert C. Falavdeau	J.P. Doyl
President	*Treasure*
Total Assets	1,500,327.8

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)
Incorporated December 19, 1929

G.A. Morris	Victor C. Bynoe
President	*Treasure*
Total Assets	1,842,443.2

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Boston Railway Mail Employees Credit Union
Room 170
Post Office Building

Incorporated April 11, 1930

J. Riley, *President* — J.E. Lane, *Treasurer*
Total Assets 205,267.90

***Boston University Employees Credit Union**
718 Commonwealth Avenue

Incorporated May 7, 1952

V.L. Tierney, *President* — D.E. Gudekunst, *Treasurer*
Total Assets 1,627,075.77

Boston USCSC Employees Credit Union
First U.S. Civil Service Commission
1024 Post Office and Courthouse Bldg.

Incorporated September 27, 1949

H. Grossman, *President* — M.S. Butler, *Treasurer*
Total Assets 54,349.84

***Brighton-Allston Credit Union**
1581 Commonwealth Avenue

Incorporated January 25, 1950

D. Squardirito, *President* — Abraham Gilman, *Treasurer*
Total Assets 243,670.77

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

E.S. Childs, *President* — A.W. Clough, *Treasurer*
Total Assets 1,013,573.05

***Centre Credit Union**
2047 Center Street
(West Roxbury District)

Incorporated October 18, 1926

Albert Levitt, *President* — Abraham Aserkoff, *Treasurer*
Total Assets 294,654.33

City Credit Union
524 River St.
Mattapan

Incorporated June 18, 1936

H.H. Levine, *President* — Morris Thompson, *Treasurer*
Total Assets 73,909.89

***City of Boston Employees Credit Union**
242 City Hall

Incorporated November 15, 1915

J.F. Johnson, *President* — J.J. Hyde, *Treasurer*
Total Assets 11,704,007.61

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

J.E. Camache, *President* — H.A. Field, *Treasurer*
Total Assets 84,296.04

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1937

Alberta T. Burke, *President* — M.G. Scanzio, *Treasurer*
Total Assets 458,089.95

Dorchester Credit Union
780 Adams Street
(Dorchester District)

Incorporated April 7, 1955

L.F. O'Donnell, *President* — Richard Shea, *Treasurer*
Total Assets 27,288.12

Eaton Credit Union
1649 Blue Hill Ave.
Mattapan

Incorporated November 23, 1926

R. Weinstein, *President* — B.M. Reisman, *Treasurer*
Total Assets 123,362.34

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Emblem Credit Union**
W.F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F.P. Medugno	T.J. O'Brien
President	*Treasurer*
Total Assets	358,608.12

***Farnsworth Credit Union**
44 Farnsworth Street

Incorporated January 17, 1967

M. Berman	Malcolm Berman
President	*Treasurer*
Total Assets	8,532.33

Federal Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 3, 1926

M. Bornstein	Solomon Pollack
President	*Treasurer*
Total Assets	133,259.52

Federation Credit Union
176 Federal St.
Room 204

Incorporated October 8, 1954

J.J. O'Brien	J.J. Caruso
President	*Treasurer*
Total Assets	118,330.04

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

H.D. Marsman	V. Joseph
President	*Treasurer*
Total Assets	2,066,158.59

Firefundic Credit Union
Firemen's Fund Insurance Company
1 Center Plaza

Incorporated February 29, 1940

C.J. Garofano	Leonora Sarno
President	*Treasurer*
Total Assets	61,712.91

Forty Associates Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 26, 1926

Robert Cohen	Herman Buffma
President	*Treasure*
Total Assets	56,020.2

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

O.E. Galloway	W.L. Nunnall
President	*Treasure*
Total Assets	32,229.9

***The Friendship Credit Union**
2047 Center Street
(West Roxbury District)

Incorporated December 16, 1926

J. Locke	S. Goodwi
President	*Treasure*
Total Assets	118,030.0

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E.J. Walsh	Stanley Finke
President	*Treasure*
Total Assets	73,041.86

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

J. Growzis	H.F. Holt
President	*Treasure*
Total Assets	130,088.75

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 21, 1927

Nathan Machlin	J.J. Greenberg
President	*Treasurer*
Total Assets	13,497.57

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Glodel Credit Union
135 Morrissey Boulevard
Incorporated May 3, 1955

A.J. Krupa, *President* — J.J. Spack, *Treasurer*

Total Assets 76,801.33

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)
Incorporated October 11, 1961

J.B. Brown, *President* — E.H. Budlong, Jr., *Treasurer*

Total Assets 451,516.65

Harold Credit Union
1125 Blue Hill Ave.
Mattapan
Incorporated November 3, 1926

I. Gelerman, *President* — L.D. Kessler, *Treasurer*

Total Assets 153,014.25

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue
Incorporated July 27, 1926

). Valencia, *President* — Simon Clemon, *Treasurer*

Total Assets 150,840.24

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)
Incorporated October 25, 1926

.S. Chaletzky, *President* — E.I. Berman, *Treasurer*

otal Assets 1,137,539.23

***Honeywell I.S. Credit Union**
1400 Soldiers Field Road
(Brighton District)
Incorporated Feb. 27, 1968

F. Nagle, *President* — N.J. DeRuvo, *Treasurer*

Total Assets 1,124,989.56

Howard Credit Union
2050 Centre St.
West Roxbury
Incorporated October 29, 1926

Ben Pudolsky, *President* — Morris Tonkin, *Treasurer*

Total Assets 188,937.35

Humboldt Credit Union
10 Fairway Street
(Mattapan District)
Incorporated October 28, 1926

Joseph Rosenberg, *President* — A.A. Wecker, *Treasurer*

Total Assets 86,301.30

***The Industrial Credit Union**
270 Boylston Street
Incorporated November 23, 1910

R.L. Bean, *President* — J.J. Campana, *Treasurer*

Total Assets 4,138.540.00

***I O S O I Credit Union**
215 Hanover Street
Room 5
Incorporated October 31, 1960

P.J. Ferrino, M.D., *President* — R. Mirabile, *Treasurer*

Total Assets 40,884.30

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Jamaica Plain Credit Union**
140C South St.
(Jamaica Plain District)
Incorporated October 18, 1926

H.M. Forman	G.N. Cohen
President	*Treasurer*
Total Assets	99,594.23

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)
Incorporated June 4, 1962

Edgar Brenc	L. Vacietis
President	*Treasurer*
Total Assets	213,459.97

Liberty Credit Union
1165 Blue Hill Avenue
(Dorchester District)
Incorporated September 29, 1926

I.E. Paretsky	Samuel Rachlis
President	*Treasurer*
Total Assets	183,375.47

***Lord Beaconsfield Credit Union**
1141A Blue Hill Avenue
(Dorchester District)
Temporary Quarters
Incorporated November 12, 1913

Elliot Appel	Max Shlifer
President	*Treasurer*
Total Assets	363,429.98

Maccabee Credit Union
646 Warren Street
(Roxbury District)
Incorporated August 23, 1949

H.L. Silva	Jacob Epstein
President	*Treasurer*
Total Assets	27,759.46

***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)
Incorporated April 28, 1960

R.F. Molloy	Shirley F. Ormon
President	*Treasurer*
Total Assets	163,051.89

The Mascot Credit Union
2047 Center Street
(West Roxbury District)
Incorporated November 12, 1926

Max Vangrow	Eli Cohe
President	*Treasurer*
Total Assets	123,459.1

Memorial Credit Union
2050 Centre St.
West Roxbury
Incorporated March 13, 1941

Al Berg	Philip Shan
President	*Treasurer*
Total Assets	100,109.5

***Moreland Credit Union**
1064 River Street
(Hyde Park District)
Incorporated October 27, 1952

Selwyn Cohen	S. Freedma
President	*Treasurer*
Total Assets	841,117.3

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***MBTA Employees Credit Union**
Room 113
500 Arborway
(Jamaica Plain District)
Incorporated Feb. 11, 1936

T.P. Hines, *President* — Samuel MacDonald, *Treasurer*

Total Assets 11,853,239.90

***MTA Credit Union**
20 Ashburton Place
Incorporated May 2, 1967

R.F. Quegan, *President* — C.C. Cashman, *Treasurer*

Total Assets 1,536,794.16

***Navy Building Credit Union**
495 Summer Street
Incorporated Nov. 24, 1952

H.V. Strout, *President* — J.F. McGrath, *Treasurer*

Total Assets 317,981.16

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)
Incorporated December 28, 1939

E.E. Johnson, *President* — S.I. Rosenthal, *Treasurer*

Total Assets 3,651,898.12

***N.E.M.C.H. Credit Union**
New Eng. Medical Ctre. Hosp.
17 Nassau St.
Incorporated Sept. 30, 1969

P. Galvin, *President* — F.M. Dowling, *Treasurer*

Total Assets 170,528.78

***Noddle Island Credit Union**
16 Central Square
(East Boston District)
Incorporated April 21, 1927

J. Stone, *President* — E.H. Stone, *Treasurer*

Total Assets 5,702,141.53

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)
Incorporated September 14, 1949

A.T. Vandam, *President* — F.B. Seitz, Jr., *Treasurer*

Total Assets 92,324.03

Overland Credit Union
S.S. Pierce Company
133 Brookline Avenue
Incorporated June 4, 1940

S.A. Neuschafer, *President* — R.S. Daniels, *Treasurer*

Total Assets 203,611.47

Plan Credit Union
Blue Cross
133 Federal Street
Incorporated May 16, 1946

A.S. Kinney, *President* — J.S. Wilson, *Treasurer*

Total Assets 809,244.18

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue
Incorporated August 31, 1953

L. Plotkin, *President* — J. Dashef, *Treasurer*

Total Assets 49,871.13

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)
Incorporated December 11, 1945

E.J. Rogers	H.A. Fitzpatrick
President	*Treasurer*
Total Assets	227,387.49

Rex Credit Union
Railway Express Agency, Incorporated
28 Travis Street
Incorporated March 11, 1929

P.S. Hale	Michael Lottero
President	*Treasurer*
Total Assets	434,831.95

Roxbury Independent Credit Union
1649 Blue Hill Avenue
(Mattapan District)
Incorporated October 6, 1926

George Merlin	H.E. Spring
President	*Treasurer*
Total Assets	67,932.60

Seaver Credit Union
1583 Blue Hill Ave.
(Mattapan District)
Incorporated January 24, 1927

J. Greenberg	J. Klemens
President	*Treasurer*
Total Assets	47,597.39

Security Employees Credit Union
Social Security Administration
John F. Kennedy Federal Building
Government Center
Incorporated January 3, 1940

J.L. Fenton	D.K. Hines
President	*Treasurer*
Total Assets	417,884.01

***Shawmut Credit Union**
307 Shawmut Avenue
Incorporated April 2, 1938

L.E. Bornstein	J. Summe
President	*Treasure*
Total Assets	552,179.6

Social Service Credit Union
39 North Bennet Street
Incorporated August 19, 1921

J.T. Dello-Russo	Vito Comperch
President	*Treasure*
Total Assets	3,069,835.4

Square Deal Credit Union
2050 Centre St.
West Roxbury
Incorporated January 11, 1950

S. Weiner	D. L. Wein
President	*Treasur*
Total Assets	72,427.9

State Employees Credit Union
20 Ashburton Place
Incorporated April 4, 1921

A.M. Southwick	H.W. Attwo
President	*Treasur*
Total Assets	2,396,318.5

T & H Employees Credit Union
892 River Street
(Hyde Park District)
Incorporated March 23, 1954

R.C. Manning	A.M. Bro
President	*Treasu*
Total Assets	128,772.

Telephone Workers Credit Union
50 Oliver Street
Incorporated March 3, 1917

F.R. Powers	E.J. Simoni
President	*Treasu*
Total Assets	12,283,775.

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street
Incorporated March 4, 1947

Berry Aronson	Rose Murray
President	*Treasurer*
Total Assets	9,871.57

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room G-64
J.F. Kennedy Building
Incorporated August 10, 1953

W.J. Miles	J.F. Boise
President	*Treasurer*
Total Assets	193,453.27

United Employees Credit Union
Room 233
South Station
Incorporated January 4, 1939

J.A. Moakley	Mary L. Lynch
President	*Treasurer*
Total Assets	7,122,386.47

Washington Credit Union
2047 Center Street
(West Roxbury District)
Incorporated October 16, 1926

Abraham Bikofsky	H.L. Bikofsky
President	*Treasurer*
Total Assets	159,017.42

***The Whitson Credit Union**
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)
Incorporated March 5, 1915

J.D. Hislop	W.R. Kelly
President	*Treasurer*
Total Assets	385,881.03

Zaslav Volin Credit Union
524 River St.
Mattapan
Incorporated October 26, 1926

Samuel Butkovitz	Max Nimoy
President	*Treasurer*
Total Assets	101,497.81

BRAINTREE

Walworth Credit Union
1515 Washington Street
(South Braintree District)
Incorporated March 18, 1921

C.B. Platka, Jr.	J.S. Borden
President	*Treasurer*
Total Assets	124,691.71

BRIDGEWATER

***Bridgewater Credit Union**
72 Main Street
Incorporated September 15, 1941

R.G. Clark, Jr.	R.F. King
President	*Treasurer*
Total Assets	4,010,602.72

BROCKTON

***Barbourwelt Credit Union**
932 North Montello Street
Incorporated February 10, 1930

L.G. Gifford	J.O. Holden
President	*Treasurer*
Total Assets	62,147.05

***Brockton Credit Union**
68 Legion Parkway
Incorporated March 27, 1917

C.A. Mullins	R.N. Tarlow
President	*Treasurer*
Total Assets	20,874,454.94

***Brockton Brotherhood Credit Union**
115 Commercial Street
Incorporated April 1, 1936

H.J. Foster	Joseph Cohen
President	*Treasurer*
Total Assets	4,831,038.36

*Member of Mass. Credit Union Share Insurance Corporation

Brockton (continued)

***Brockton Firefighters Municipal City Hall**
Incorporated July 27, 1934

E.L. Burrell	H.H. Stone
President	*Treasurer*
Total Assets	400,204.44

***Brockton Postal Employees Credit Union**
43 Crescent Street
Room 214
Incorporated January 5, 1923

T.E. Crowley	C.W. Ham
President	*Treasurer*
Total Assets	537,003.51

Brockton Taunton Gas Employees Credit Union
995 Belmont St.
Incorporated October 13, 1926

H.A. Ball	Doris Mackenzie
President	*Treasurer*
Total Assets	200,638.85

***Campello Credit Union**
20 Nilsson Street
Incorporated July 16, 1928

J.R. Winberg	Gladys A. Swanson
President	*Treasurer*
Total Assets	703,650.62

***The Crescent Credit Union**
60 Crescent Street
Incorporated June 18, 1919

A.B. Yaffe	David Silverstein
President	*Treasurer*
Total Assets	16,601,456.69

Edico Credit Union
Edison Electric Illuminating Company of Brockton
36 Main Street
Incorporated May 29, 1936

J.E. Brothers	E.A. Holmberg
President	*Treasurer*
Total Assets	713,393.72

***Lafayette Credit Union**
346 Centre Street
Incorporated June 23, 1938

T. Brien	L.L. LaBarre
President	*Treasurer*
Total Assets	874,810.01

BROOKLINE

***Brookline Municipal Credit Union**
334 Washington Street
Incorporated August 2, 1946

A.A. O'Shea	J.P. Hughes
President	*Treasurer*
Total Assets	3,252,191.30

***Longwood Credit Union**
387 Harvard Street
Incorporated October 6, 1950

Bernard Gardner	Jacob Gopen
President	*Treasurer*
Total Assets	222,822.13

***Thera-Care Credit Union**
27 Harvard St.
Incorporated October 30, 1969

S.C. Wolf	H.E. Johnson
President	*Treasurer*
Total Assets	5,184.35

***Welcome Credit Union**
646 Newton St.
Incorporated September 25, 1958

Lawrence Deletetsky	H. Silevitch
President	*Treasurer*
Total Assets	185,014.17

CAMBRIDGE

***Bay State Credit Union**
759 Massachusetts Avenue
Incorporated January 11, 1945

J.P. Fadden	J.A. DeVincenti
President	*Treasurer*
Total Assets	594,794.71

*Member of Mass. Credit Union Share Insurance Corporation

Cambridge (continued)

***Cambridge Portuguese Credit Union**
1348 Cambridge Street
Incorporated March 2, 1928

J.G. Loja	M.H. Carvalho
President	*Treasurer*
Total Assets	2,410,404.41

***Cambridge Utilities Employees Credit Union**
130 Austin Street
Incorporated January 27, 1933

D. Moore	P.A. Boisvert
President	*Treasurer*
Total Assets	363,257.31

***C T C Credit Union**
445 Concord Avenue
Incorporated May 29, 1952

G.A. Ayer	R.A. McDonald
President	*Treasurer*
Total Assets	219,892.83

***Darex Credit Union**
Dewey & Almy Chemical Company
62 Whittemore Avenue
Incorporated September 10, 1937

J.J. Lynch	T.F. Foster
President	*Treasurer*
Total Assets	1,113,625.17

***Elm Credit Union**
1298 Cambridge Street
Incorporated November 5, 1926

Philip Jacobson	M.M. Isen
President	*Treasurer*
Total Assets	102,929.76

***Harvard University Employees Credit Union**
Grays Hall
Incorporated July 14, 1947

F.A. Lawton	V.H. Tarr
President	*Treasurer*
Total Assets	6,999,885.70

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street
Incorporated March 5, 1947

J.P. Johnson	M.D. Palmerino
President	*Treasurer*
Total Assets	139,663.56

CANTON

***555 Credit Union**
555 Turnpike Street
Incorporated June 1, 1965

D. Goldberg	I.B. Cohn
President	*Treasurer*
Total Assets	304,387.01

***Plymouth Rubber Credit Union**
Revere Street
Incorporated May 13, 1955

R.W. Pugh	Walter Avery
President	*Treasurer*
Total Assets	211,277.29

CHARLTON

***Charlton Credit Union**
Main Street
Incorporated October 18, 1962

S.H. Carpentier	L.H. Baker
President	*Treasurer*
Total Assets	286,353.95

CHELSEA

***American Independent Credit Union**
56 Washington Ave.

Incorporated October 19, 1926

M.M. Rubin, *President* — Benjamin Glassman, *Treasurer*

Total Assets 111,674.18

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A.M. Gillman, *President* — Louis Spector, *Treasurer*

Total Assets 146,307.82

***Benjamin Franklin Credit Union**
86 Washington Street

Incorporated October 13, 1926

Jack Cohen, *President* — Benjamin Gropman, *Treasurer*

Total Assets 543,675.20

***Carmel Credit Union**
473 Broadway

Incorporated November 8, 1926

Isadore Cutler, *President* — Aaron Coburn, *Treasurer*

Total Assets 4,895,401.26

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1926

Sol Glazer, *President* — George Cashman, *Treasurer*

Total Assets 4,031,665.00

Congress Credit Union
4 Washington Street

Incorporated November 17, 1926

J.J. Schneider, *President* — W. Bargar, *Treasurer*

Total Assets 26,937.14

Continental Credit Union
56 Washington Avenue

Incorporated June 5, 1942

Simon Cohen, *President* — Morris Cohen, *Treasurer*

Total Assets 203,758.69

Gulf Boston Credit Union
123 Eastern Avenue

Incorporated August 5, 1940

J.F. Cronin, *President* — F.L. Bar, *Treasurer*

Total Assets 12,238.1

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A.N. Kaufman, *President* — Murray Bank, *Treasure*

Total Assets 124,196.5

Judaean Credit Union
74 Washington Ave.

Incorporated December 13, 1926

J.J. Tutun, *President* — Hyman Silverma, *Treasure*

Total Assets 80,756.6

***Ponedeler Credit Union**
172 Washington Avenue

Incorporated Sept. 2, 1926

S.M. Kessler, *President* — Stanley Stillma, *Treasure*

Total Assets 478,074.7

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Israel Minsky, *President* — Barnet Kapla, *Treasure*

Total Assets 41,933.3

*Member of Mass. Credit Union Share Insurance Corporation

Chelsea (continued)

Winnisimmet Credit Union
56 Washington Avenue
Incorporated October 13, 1920

eremiah Kamens — *resident*
M.M. Kornbliet — *Treasurer*

otal Assets 398,109.07

CHICOPEE

***Aldenville Credit Union**
710 Grattan Street
(Chicopee Falls District)
Incorporated August 18, 1939

..R. Quintal — *resident*
Francis Pion — *Treasurer*

otal Assets 3,846,679.34

Chicopee Teachers Credit Union
High School
650 Front Street
Incorporated June 20, 1934

. Corridan — *resident*
R.P. Thivierge — *Treasurer*

otal Assets 23,668.47

***Dairy Credit Union**
80 First Avenue
(Chicopee Falls District)
Incorporated February 13, 1939

.M. Modlish — *resident*
M.H. Mikuski — *Treasurer*

otal Assets 37,272.28

F.W. Sickles Employees Credit Union
165 Front Street
Incorporated January 10, 1941

/.F. Ham — *resident*
J.B. FitzGerald, Jr. — *Treasurer*

otal Assets 776,424.77

***Polish National Credit Union**
244 Exchange Street
Incorporated July 19, 1921

.A. Nowak — *resident*
A.J. Gole — *Treasurer*

otal Assets 7,890,379.71

***Spalding Employees Credit Union**
A.G. Spalding & Brothers, Incorporated
Meadow Street
Incorporated September 10, 1937

E.X. Pelletier — *President*
J.J. Quirk — *Treasurer*

Total Assets 816,090.39

***Springfield Rendering Employees Credit Union**
2 Plainfield Street
Incorporated July 31, 1934

Stanley Munkittrick — *President*
R.J. Trembley — *Treasurer*

Total Assets 17,994.00

***Texeco Credit Union**
West Main Street
(Chicopee Falls District)
Incorporated July 20, 1956

J.A. Brouillette — *President*
G. Colthart — *Treasurer*

Total Assets 84,848.23

***Westover Credit Union**
Westover Air Force Base
Incorporated March 25, 1968

M. Goldenberg — *President*
P.J. Phillips — *Treasurer*

Total Assets 5,361,184.84

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)
Incorporated August 25, 1944

E.L. Roy — *President*
W.E. Begley — *Treasurer*

Total Assets 734,540.15

CLINTON

***Colonial Press Credit Union**
1 Green Street
Incorporated January 24, 1942

D.C. Grivakis — *President*
R.E. Gutman — *Treasurer*

Total Assets 1,277,020.61

CONCORD

G R Credit Union
General Radio Company
300 Baker Avenue
(West Concord District)
Incorporated February 1, 1930

L.E. Johnson	Josephine A. Donato
President	*Treasurer*
Total Assets	1,776,706.60

DANVERS

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street
Incorporated June 12, 1933

H.J. Ranta	Hilda M. Fitzgerald
President	*Treasurer*
Total Assets	64,163.35

DEDHAM

***Hersey Employees Credit Union**
250 Elm Street
Incorporated June 4, 1940

J. Kracunas	C.M. Pate
President	*Treasurer*
Total Assets	202,020.90

***Rust Craft Credit Union**
Rust Craft Park
Incorporated December 20, 1940

S.E. White	Katherine Dunay
President	*Treasurer*
Total Assets	653,899.05

Westinghouse Employees Credit Union
78 Hyde Park Street
Incorporated March 23, 1954

E.B. Wenners	A.J. Jacobs
President	*Treasurer*
Total Assets	36,262.70

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)
Incorporated April 30, 1942

J.B. Jussaume	C.E. Drisco
President	*Treasure*
Total Assets	767,063.4

EVERETT

Carmote Employees Credit Union
376 Third Street
Incorporated July 12, 1935

G.B. Kenrick	C.F. Keena
President	*Treasure*
Total Assets	27,305.1

***Chesterton Credit Union**
6 Ashland Street
Incorporated October 20, 1967

M.A. Villane	P.K. Whela
President	*Treasur*
Total Assets	111,773.5

***Everett Credit Union**
650 Broadway
Incorporated October 29, 1926

Joseph Fisher	Henry Henk
President	*Treasur*
Total Assets	2,412,870.8

Everett Police Credit Union
371 Broadway
Incorporated May 19, 1936

N. Covino	R.E. Knowlt
President	*Treasur*
Total Assets	51,708.

*Member of Mass. Credit Union Share Insurance Corporation

Everett (continued)

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

. Markuns — *esident*
Josephine H. Bois — *Treasurer*

otal Assets 62,901.73

Merchemco Credit Union
Merchemco Chemical Company
1 Chemical Lane

Incorporated February 8, 1937

E. Graham — *esident*
F.W. Entanto, Jr. — *Treasurer*

otal Assets 731,228.86

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

J. Murphy — *esident*
E.W. Maddocks — *Treasurer*

otal Assets 59,632.36

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

Travalini — *esident*
L.P. Bavis — *Treasurer*

otal Assets 14,622.24

FALL RIVER

Corky Row Credit Union
332 Second Street

Incorporated November 20, 1961

.C. Nagle — *esident*
Jane R. Sicard — *Treasurer*

otal Assets 335,174.27

***Fall River Municipal Employees Credit Union**
333 Milliken Boulevard

Incorporated February 6, 1930

.E. Hennessey — *esident*
E.T. Sullivan — *Treasurer*

otal Assets 12,031,007.94

***Fall River Postal Employees Credit Union**
Main Post Office

Incorporated April 24, 1928

M.O. Motta — *President*
W.F. Bayliss — *Treasurer*

Total Assets 351,775.23

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B.G. Macy — *President*
Samuel Kaplan — *Treasurer*

Total Assets 107,240.86

***St. Anne's Credit Union**
286 Oliver Street

Incorporated October 10, 1957

A.J. Michaud — *President*
A.A. Dube — *Treasurer*

Total Assets 12,022,701.22

FITCHBURG

***Cleghorn Credit Union**
40 Fairmount Street

Incorporated October 24, 1928

Albert Belliveau — *President*
J.R. Morin — *Treasurer*

Total Assets 8,421,553.62

***Crobank Credit Union**
Crocker Burbank & Company, Association
545 Westminster Street

Incorporated July 29, 1936

R.F. Gilbert — *President*
R.W. Adams — *Treasurer*

Total Assets 519,678.52

*Member of Mass. Credit Union Share Insurance Corporation

Fitchburg (continued)

***F.I.A. Credit Union**
311 Water Street
Incorporated December 10, 1953

C.N. Gitto, Jr.	M.J. Bramante
President	*Treasurer*
Total Assets	510,437.25

Filestra Credit Union
Fitchburg & Leominster Street Railway
R 1427 Water Street
Incorporated May 17, 1948

R.R. Grondin	T.J. Kelly
President	*Treasurer*
Total Assets	6,593.54

***Fitchburg I-C Credit Union**
20 Blossom Street
Incorporated October 28, 1928

A.A. Gelinas	N.J. Boudreau
President	*Treasurer*
Total Assets	14,104,571.35

***Fitchburg Postal Employees Credit Union**
Post Office Building
Wallace Avenue
Incorporated February 9, 1928

E.J. Touchette	A.H. Lozeau
President	*Treasurer*
Total Assets	119,739.97

***Fitchco Credit Union**
Fitchburg Paper Company
722 River Street
Incorporated September 5, 1935

L. Cormier	P.H. Kin
President	*Treasure*
Total Assets	476,430.8

***Senco Credit Union**
Sentinel Printing Company
808 Main Street
Incorporated September 10, 1929

E.G. Wellington	A. Courtemanc
President	*Treasur*
Total Assets	47,116.

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road
Incorporated September 23, 1937

Sulo Waisanen	Sarah A. Ne
President	*Treasur*
Total Assets	1,015,618.

***Workers Credit Union**
164 Elm Street
Incorporated April 17, 1914

E.A. Tofferi	Weikko H
President	*Treasur*
Total Assets	13,812,229.

*Member of Mass. Credit Union Share Insurance Corporation

FRAMINGHAM

D.M.C. Credit Union
Dennison Manufacturing Company
300 Howard Street

Incorporated January 19, 1917

R.E. Slamin, *President* — N.A. Moss, *Treasurer*

Total Assets 723,322.76

Eastern Credit Union
490 Old Connecticut Path

Incorporated February 15, 1937

H.L. Sawyer, *President* — Helen R. Jackson, *Treasurer*

Total Assets 89,724.90

***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

K.L. Keene, *President* — W.C. Murphy, *Treasurer*

Total Assets 320,790.99

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M.H. Hass, *President* — H.L. Shapiro, *Treasurer*

Total Assets 36,109.38

***Suburban Credit Union**
125 Howard Street

Incorporated January 20, 1966

L.N. Fogarty, *President* — C.W. Dahlbom, *Treasurer*

Total Assets 9,306,689.15

FRANKLIN

***Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese, *President* — M. Seros, *Treasurer*

Total Assets 82,034.16

GARDNER

***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

J. Goguen, *President* — Bertram LaChance, *Treasurer*

Total Assets 8,123,687.81

***Gardner Polish-American Credit Union**
315 Pleasant Street

Incorporated January 9, 1952

A. Saeka, *President* — L.H. Spring, *Treasurer*

Total Assets 1,050,178.93

GLOUCESTER

Gloucester Credit Union
335 Main Street

Incorporated March 4, 1927

Leo Alper, *President* — Robert Kramer, *Treasurer*

Total Assets 39,545.27

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 10, 1938

E.F. Greenwood, *President* — W.L. Bradley, *Treasurer*

Total Assets 53,528.83

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

J.W. Hartford, *President* — G.E. Carr, *Treasurer*

Total Assets 196,750.50

*Member of Mass. Credit Union Share Insurance Corporation

GRAFTON

***Grafton Suburban Credit Union**
Grafton Shoppers Mart
(North Grafton District)
Incorporated May 19, 1966

Leonard Leofanti	C.N. Bolack
President	*Treasurer*
Total Assets	1,261,495.87

GRANBY

***Granby Credit Union**
5 Corners
Incorporated May 17, 1966

R.N. Monat	J.C. Sarmiento
President	*Treasurer*
Total Assets	237,453.87

GREENFIELD

***G.T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street
Incorporated March 20, 1930

E.R. Graves	Jessie B. Cullen
President	*Treasurer*
Total Assets	322,874.76

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Fedral Street
Incorporated February 13, 1930

H.R. Kisloski	G.K. Burgess
President	*Treasurer*
Total Assets	239,047.67

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Townsend Road
(West Groton District)
Incorporated December 28, 1939

R.J. Lurvey	J.H. Loring, II
President	*Treasurer*
Total Assets	79,563.05

***Nashoba Credit Union**
Main Street
Incorporated September 1, 1953

H.H. Sargent	R.H. Whitehi
President	*Treasure*
Total Assets	598,515.9

HAVERHILL

Haverhill Credit Union
26 Main Street
Incorporated November 1, 1926

M. Wiseberg	Max Jacob
President	*Treasure*
Total Assets	33,417.0

Haverhill Fire Department
Credit Union
131 Water Street
Incorporated August 5, 1933

H.F. Perrone	L.E. Montibell
President	*Treasure*
Total Assets	347,851.1

***Haverhill Italian American Credit Unic**
20 Washington Street
Incorporated July 14, 1934

Armando Bologna	A.J. Bass
President	*Treasure*
Total Assets	2,066,470.8

***Haverhill Municipal Emp.**
14 Court Street
Incorporated October 2, 1968

W.M. Cantwell	J.D. Sulliva
President	*Treasure*
Total Assets	53,469.7

Haverhill Police Department
Credit Union
3 Court Street
Incorporated August 5, 1933

R.D. Sullivan	G.A. Floren
President	*Treasure*
Total Assets	39,505.1

*Member of Mass. Credit Union Share Insurance Corporation

Haverhill (continued)

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G.A. Mooshian, *President* — G.M. Gogas, *Treasurer*

Total Assets 75,319.68

***Haverhill Teachers Credit Union**
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E.V. Sasso, *President* — D.K. Poole, *Treasurer*

Total Assets 640,883.71

M E E C Employees Credit Union
161 Water Street

Incorporated October 2, 1958

A.J. Cahill, *President* — W.J. Hart, *Treasurer*

Total Assets 60,042.18

HOLYOKE

***Holyoke Credit Union**
215 High Street

Incorporated September 7, 1911

O.A. Bail, *President* — C.E. Goddu, *Treasurer*

Total Assets 1,185,542.48

***Holyoke Municipal Employees Credit Union**
206 Maple Street

Incorporated December 19, 1930

S.E. L'Esperance, *President* — B.F. Kennedy, *Treasurer*

Total Assets 816,624.09

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

W.F. Dowdall, *President* — M.F. Sullivan, *Treasurer*

Total Assets 102,499.14

***Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

J.F. Hanna, *President* — T.J. O'Connor, *Treasurer*

Total Assets 17,342.37

***Main Street Credit Union**
307 Main Street

Incorporated July 1, 1965

O. Desnoyer, *President* — M.W. Metras, *Treasurer*

Total Assets 62,380.79

***Nablanko Credit Union**
National Blank Book Company, Inc.
1 Water Street

Incorporated August 5, 1935

Adelard Fournier, *President* — J.E. Chenaille, *Treasurer*

Total Assets 345,701.38

***Scottie Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P.R. Tuttle, *President* — E. Krzanowski, *Treasurer*

Total Assets 299,437.09

HOPEDALE

Melco Credit Union
245 South Main Street

Incorporated February 12, 1951

J.J. Armstrong, *President* — Berneta M. Lowell, *Treasurer*

Total Assets 413,091.52

*Member of Mass. Credit Union Share Insurance Corporation

HUDSON

***Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

J.P. Donovan	J.K. Carter
President	*Treasurer*
Total Assets	366,932.96

LAWRENCE

Elgasco Credit Union
1100 Turnpike

Incorporated November 6, 1940

T.A. Fay	J.V. Knightly
President	*Treasurer*
Total Assets	329,720.08

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein	R.R. Dean
President	*Treasurer*
Total Assets	1,577,214.66

***Lawrence Firefighters Municipal Credit Union**
65 Lowell Street

Incorporated July 13, 1950

L.P. Smith	R.L. Lacey
President	*Treasurer*
Total Assets	588,940.62

Lawrence Modern Credit Union
90 Broadway

Incorporated September 25, 1926

Arthur S. Sobil	H.M. Schwartz
President	*Treasurer*
Total Assets	89,758.29

Lawrence Postal Employees Credit Union
431 Common Street

Incorporated February 4, 1929

John Apkarian, Jr.	W.F. Ford
President	*Treasurer*
Total Assets	101,628.32

***Lawrence Teachers Credit Union**
Lawrence High School

Incorporated March 30, 1934

B.J. Kiernan	E.F. Glyn
President	*Treasure*
Total Assets	232,118.7

***Marconi Credit Union**
160 Common Street

Incorporated May 31, 1939

A.A. Buco	M.T. Stell
President	*Treasure*
Total Assets	564,729.7

LEOMINSTER

Doyle Works Credit Union
511 Lancaster Street

Incorporated August 8, 1932

J.M. Peralta, Jr.	J. Cical
President	*Treasure*
Total Assets	113,452.7

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

L. Carrescia	J.J. Tat
President	*Treasure*
Total Assets	3,771,011.7

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L.F. Cloutier	R.V. Kenned
President	*Treasure*
Total Assets	2,948,786.8

LOWELL

Highland Credit Union
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein	S.L. Rindle
President	*Treasure*
Total Assets	142,736.5

*Member of Mass. Credit Union Share Insurance Corporation

Lowell (continued)

***Ideal Credit Union**
174 Central Street

Incorporated November 8, 1926

C. Zeidman	F. S.Gerber
President	*Treasurer*
Total Assets	140,457.91

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated December 27, 1911

H.W. Bourgeois	R.J. Boisvert
President	*Treasurer*
Total Assets	11,596,367.26

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler	L.R. Marmer
President	*Treasurer*
Total Assets	162,039.92

***Lowell Electric Light Employees Credit Union**
107 Perry Street

Incorporated February 24, 1941

R.F. Souza	K.A. Grimm
President	*Treasurer*
Total Assets	240,749.93

Lowell Firefighters Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

.D. McLaughlin	J.G. O'Brien
President	*Treasurer*
Total Assets	651,502.53

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

T.T. Poulios	J.F. Burns
President	*Treasurer*
Total Assets	78,153.21

***Lowell Sun Employees Credit Union**
15 Kearney Street

Incorporated April 21, 1967

J. Skelan	N.R. Hebert
President	*Treasurer*
Total Assets	62,914.22

***Northern Massachusetts Telephone Workers Credit Union**
646 Chelmsford Street

Incorporated November 8, 1922

A.L. Crowley	E.F. Scullin
President	*Treasurer*
Total Assets	3,210,757.03

LYNN

***Brotherhood Credit Union**
11 Mount Vernon Street

Incorporated April 23, 1934

Arthur Levine	Sam Sherman
President	*Treasurer*
Total Assets	6,382,835.34

***Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes	P.N. Scangas
President	*Treasurer*
Total Assets	2,188,239.46

*Member of Mass. Credit Union Share Insurance Corporation

Lynn (continued)

General Electric River Works Employees Credit Union
1110 Western Avenue

Incorporated February 13, 1936

G. Anderson	M.A. Pettee
President	*Treasurer*
Total Assets	6,914,714.26

***Labor Circle Credit Union**
90 Silsbee Street

Incorporated July 23, 1912

Max Woolfson	Aaron Seligman
President	*Treasurer*
Total Assets	334,211.06

***Lynn Credit Union**
85 Lewis Street

Incorporated October 2, 1926

Louis Litvack	Joseph Freedman
President	*Treasurer*
Total Assets	496,681.00

Lynn Municipal Employees Credit Union
Room 302, City Hall

Incorporated June 10, 1940

L.J. Murphy	J.J. Starratt
President	*Treasurer*
Total Assets	134,804.93

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J.E. Peterson	Salvatore Tuminelli
President	*Treasurer*
Total Assets	295,510.67

Lynn Postal District Employees Credit Union
Post Office Building
51 Willow Street

Incorporated October 2, 1926

W.A. Studley	L.A. Kennedy
President	*Treasurer*
Total Assets	316,272.31

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

T.E. Kyrios	R.O. Poor
President	*Treasurer*
Total Assets	124,380.80

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

C.E. Comeau	R.O. Bachand
President	*Treasurer*
Total Assets	2,776,512.05

***West Lynn G.E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

E.J. Donovan	G.W. Friberg
President	*Treasurer*
Total Assets	1,184,024.35

MALDEN

Bell Rock Credit Union
185 Salem Street

Incorporated May 28, 1945

C.M. Ross	Max Bae
President	*Treasurer*
Total Assets	57,866.9

*Member of Mass. Credit Union Share Insurance Corporation

Malden (continued)

***Malden City Employees Credit Union**
Main Street

Incorporated June 1, 1943

G. Surette	R.J. Mallon
President	*Treasurer*
Total Assets	789,065.27

***New England Electric System Employees Credit Union**
157 Pleasant Street

Incorporated August 7, 1929

P.J. Cutrone	W.J. Kerrigan
President	*Treasurer*
Total Assets	2,267,445.16

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

Arthur Gorsun	Philip Isenman
President	*Treasurer*
Total Assets	8,914,411.97

MANSFIELD

***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H.A. Patriquin	B.B. Fuller
President	*Treasurer*
Total Assets	2,184,963.49

MARBLEHEAD

***Marblehead Credit Union**
35 School Street

Incorporated June 27, 1932

.C. Peach	R.W. Carlton
resident	*Treasurer*
otal Assets	82,190.22

MARLBORO

St. Mary's Parish Credit Union
516 Lincoln Street

Incorporated July 9, 1913

W.H. Wellen	C.O. Avey
President	*Treasurer*
Total Assets	118,636.08

MAYNARD

***Maynard Consumers Credit Union**
39A Main Street

Incorporated July 12, 1948

L.A. Florio	Martha K. Weckstrom
President	*Treasurer*
Total Assets	702,859.90

MEDFORD

***Medford Municipal Employees Credit Union**
Room 200 City Hall

Incorporated June 1, 1937

J.A. Cullen	E.C. Babcock
President	*Treasurer*
Total Assets	489,055.81

***Mystic Credit Union**
162 Mystic Avenue

Incorporated August 17, 1964

H.J. Trabucco	Elizabeth M. Gannon
President	*Treasurer*
Total Assets	26,824.86

MEDWAY

Medway Credit Union
73 Village Street

Incorporated February 27, 1927

S. Petnov	Samuel Liss
President	*Treasurer*
Total Assets	51,424.21

*Member of Mass. Credit Union Share Insurance Corporation

MILFORD

Milford Credit Union
49 Pine Street

Incorporated April 28, 1927

Philip Brilliant	Max Karalitz
President	*Treasurer*
Total Assets	14,921.95

MILLBURY

***High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated April 1, 1941

K.F. Landry	G.F. Wade
President	*Treasurer*
Total Assets	614,765.29

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

R.L. LeClare	R.N. Kenary
President	*Treasurer*
Total Assets	8,196,431.70

MILTON

***Damon Credit Union**
9 Thatcher Street

Incorporated January 19, 1967

A. Franklin	O.L. Davidson
President	*Treasurer*
Total Assets	6,142.10

NATICK

***Gateway Credit Union**
25 Main Street

Incorporated May 7, 1966

M. Perlman	O. Lucille Loane
President	*Treasurer*
Total Assets	1,062,127.31

NEW BEDFORD

Aerovox Employees Credit Union
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

G.M. Dabrowski	H.L. Mohe
President	*Treasurer*
Total Assets	244,787.65

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

R. Eisenberg	Barbara M.W. Silv
President	*Treasure*
Total Assets	6,683,635.7

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J.P. Coury	C.H. Wardwe
President	*Treasure*
Total Assets	760,073.3

New Bedford Gas & Edison Light Company
Employees Credit Union
98 Walnut Street

Incorporated May 14, 1926

L.E. Johnson	R.E. Nola
President	*Treasure*
Total Assets	810,571.2

*Member of Mass. Credit Union Share Insurance Corporation

New Bedford (continued)

***New Bedford Municipal Employees Credit Union**
868 Pleasant Street
Incorporated November 17, 1932

P.E. Marshall	S.A. Mitchell
President	*Treasurer*

Total Assets 1,924,850.50

New Bedford Postal Employees Credit Union
695 Pleasant Street
Incorporated September 18, 1926

W.A. Murphy	J.W. Connulty
President	*Treasurer*

Total Assets 96,531.36

***Revere Copper & Brass Employees Credit Union**
24 North Front Street
Incorporated April 9, 1937

M.E. Whiteside	William Higgins, Jr.
President	*Treasurer*

Total Assets 948,464.64

***St. Anne Credit Union**
43 Rodney French Boulevard
Incorporated August 11, 1911

H.E. Thivierge	Ulysse Auger
President	*Treasurer*

Total Assets 1,551,575.11

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue
Incorporated November 8, 1922

C.B. Ellis	E.J. Walsh
President	*Treasurer*

Total Assets 2,840,168.30

***U-Strayco Credit Union**
Union Street Railway Company
145 Middle Street
Incorporated August 25, 1938

J.M. Ribeiro	H.M. Miller
President	*Treasurer*

Total Assets 184,144.33

NEWBURYPORT

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street
Incorporated January 3, 1952

H.P. Short	J.W. Rogers
President	*Treasurer*

Total Assets 122,554.70

NEWTON

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue
(Newton Centre District)
Incorporated May 8, 1941

J.N. McMullen	W.H. Fitzgerald
President	*Treasurer*

Total Assets 137,739.88

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)
Incorporated February 19, 1937

M.B. Gradone	D.B. Mitchell
President	*Treasurer*

Total Assets 45,292.17

NORTH ADAMS

***Sprague Electric Credit Union**
87 Marshall Street
Incorporated June 24, 1940

L. Scalise	B.B. Christiansen
President	*Treasurer*

Total Assets 3,340,466.68

*Member of Mass. Credit Union Share Insurance Corporation

NORTH ANDOVER

***North Andover Municipal Credit Union**
124 Main Street

Incorporated January 23, 1967

R.A. Fountain	P.H. Martin
President	*Treasurer*
Total Assets	50,138.51

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

F. Brady, Jr.	F.L. Eden
President	*Treasurer*
Total Assets	91,621.48

***W.M.W. Credit Union**
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

J.C. Onanian	R.W. Beaudoin
President	*Treasurer*
Total Assets	1,494,794.31

NORTON

***Fernandes Employees Credit Union**
Fernandes Super Markets, Inc.
380 South Worcester Street

Incorporated July 15, 1963

J.J. Seaberg	A.L. Antunes
President	*Treasurer*
Total Assets	486,887.64

NORWOOD

***M and N Employees Credit Union**
65 Nahatan Street

Incorporated July 27, 1958

J.B. Kramer	R.D. Mahoney
President	*Treasurer*
Total Assets	171,222.62

Neponset Valley Postal Employees Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

M. Pimentel	F.A. Dimond, Jr.
President	*Treasurer*
Total Assets	26,615.52

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 18, 1934

R.C. Fox	W.P. Kenny
President	*Treasurer*
Total Assets	66,477.96

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

A.D. Richards	C.C. Parsons
President	*Treasurer*
Total Assets	351,642.16

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J.A. Tepper	Robert Plotkin
President	*Treasurer*
Total Assets	1,474,603.09

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

W.C. Reim	A.T. Minn
President	*Treasurer*
Total Assets	232,942.27

Palmer (continued)

***General Package Credit Union**
Diamond National Corp.
Church Street

Incorporated September 27, 1957

J.C. Radowicz, *President* — E.M. Yule, *Treasurer*

Total Assets 220,046.05

***Wick-Spring Employees Credit Union**
Springfield Road

Incorporated December 31, 1937

E.F. Zebrowski, *President* — Margaret E. Hickey, *Treasurer*

Total Assets 210,148.10

PEABODY

***A.C. Lawrence Employees Credit Union**
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck, *President* — W.G. Noonan, *Treasurer*

Total Assets 597,330.08

***Hellenic Credit Union**
116 Main Street

Incorporated July 8, 1938

C.M. Zolotas, *President* — J.S. Parianos, *Treasurer*

Total Assets 13,026,508.04

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

J.C. Silva, Sr., *President* — A.R. Faria, *Treasurer*

Total Assets 849,917.10

***Peabody Credit Union**
12 Peabody Square

Incorporated September 29, 1965

W.S. Gianarelos, *President* — C.J. Decoulos, *Treasurer*

Total Assets 323,090.87

Popular Credit Union
5 Washington Street

Incorporated November 12, 1912

S. Tanzer, *President* — I. Edelstein, *Treasurer*

Total Assets 52,770.76

PITTSFIELD

***B.C.L. Credit Union**
290 Merrill Road

Incorporated June 2, 1969

D.D. Soule, *President* — D.J. Dascani, *Treasurer*

Total Assets 265,636.07

***Berkshire Credit Union**
235 East Street

Incorporated May 11, 1927

G.R. Phillips, *President* — H.L. Rubin, *Treasurer*

Total Assets 155,708.04

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

J.E. Cancilla, *President* — A.L. Owens, *Treasurer*

Total Assets 82,922.56

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 14, 1961

B. Rodrigues, *President* — Rose Bramer, *Treasurer*

Total Assets 208,752.02

***Pittsfield G.E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

J.W. Collins, *President* — P.C. Theilig, *Treasurer*

Total Assets 10,346,783.50

*Member of Mass. Credit Union Share Insurance Corporation

Pittsfield (continued)

Pittsfield Postal Employees Credit Union
212 Fenn Street
Incorporated February 23, 1928

H.A. Blair	J.R. Mazzer
President	*Treasurer*
Total Assets	73,847.74

Pittsfield Teachers Credit Union
Fenn Street
P.O. Box 554
Incorporated May 17, 1939

J.P. Leahy	A.W. Harvey
President	*Treasurer*
Total Assets	572,979.60

QUINCY

***Pneumatic Credit Union**
Pneumatic Scale Corporation
33 Newport Avenue
(North Quincy District)
Incorporated April 10, 1940

H.A. Paul, Jr.	Shirley J. Konrad
President	*Treasurer*
Total Assets	1,353,850.56

***Quincy Municipal Credit Union**
1120 Hancock Street
Incorporated August 4, 1937

J.E. Walsh	T.F. Maloney
President	*Treasurer*
Total Assets	1,836,576.15

***Quinwey Credit Union**
186 Main Street
Incorporated June 5, 1950

L.A. Cahill	J.W. Gunville
President	*Treasurer*
Total Assets	501,390.93

***Wollaston Credit Union**
651 Hancock Street
(Wollaston District)
Incorporated July 19, 1948

W.A. Anderson	Milton Bille
President	*Treasure*
Total Assets	3,149,460.5

RANDOLPH

Dunkin Donuts Credit Union
Industrial Luncheon Service
Pacella Drive
Incorporated January 4, 1951

F.R. Gabellieri	Gilbert Rosenber
President	*Treasure*
Total Assets	47,944.3

***Randolph Credit Union**
1064 North Main Street
Incorporated October 31, 1960

R.E. Lavalle	J.W. Marott
President	*Treasure*
Total Assets	1,049,099.8

REVERE

***Revere Firefighters Credit Union**
400 Broadway
Incorporated May 15, 1957

R.A Lanzo	E.J. Cerul
President	*Treasure*
Total Assets	128,701.2

***Shirley Credit Union**
1 Orr Square
Incorporated November 13, 1952

Charles Ginesky	Sidney Dubchansk
President	*Treasure*
Total Assets	3,255,651.7

*Member of Mass. Credit Union Share Insurance Corporation

ROCKLAND

***Rockland Credit Union**
241 Union Street
(Branch) Washington St., Hanover
Incorporated January 23, 1922

Abraham Lelyveld, *President* — J.V. Forti, *Treasurer*

Total Assets 30,765,678.95

SALEM

***St. Joseph Credit Union of Salem**
3 Harbor Street
Incorporated June 1, 1926

E.J. Dionne, *President* — J.A. Foisy, *Treasurer*

Total Assets 4,625,245.90

Salem Credit Union
140 Washington Street
Room 207
Incorporated May 16, 1913

David Berman, *President* — Harry Foster, *Treasurer*

Total Assets 136,529.63

***Salem Italian American Credit Union**
20 Endicott Street
Incorporated December 1, 1953

Primo Pasquinelli, *President* — Domenico Mizzi, *Treasurer*

Total Assets 208,200.72

Sylvania Employees Credit Union
60 Broad Street
Incorporated February 14, 1921

F.P. Kelleher, *President* — B.G. Frizzell, *Treasurer*

Total Assets 2,917,987.00

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue
Incorporated January 14, 1938

P.C. Huggins, *President* — J.V. Spencer, *Treasurer*

Total Assets 2,039,210.95

*SHARON

***Sharon Credit Union**
10 Billings Street
Incorporated April 26, 1956

L. Sweet, *President* — Irving Glaser, *Treasurer*

Total Assets 1,445,458.27

SHIRLEY

Sampson Cordage Employees
Credit Union
Phoenix Street
Incorporated February 6, 1947

B.H. Griffin, *President* — A.S. Thomas, *Treasurer*

Total Assets 17,457.25

SOMERSET

***Somerset Credit Union**
740 County Street
Incorporated July 29, 1936

D.S. Rothwell, *President* — O.C. Perry, Jr., *Treasurer*

Total Assets 4,201,125.46

*Member of Mass. Credit Union Share Insurance Corporation

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated October 7, 1953

M.J. Balboni, *President* — F.N. Babb, *Treasurer*

Total Assets 25,731.20

***The Porter Employees Credit Union**
74 Foley Street

Incorporated May 31, 1956

S.A. White, Jr., *President* — C.A. Mazzapica, *Treasurer*

Total Assets 158,751.34

***Swift Employees Credit Union**
7 Medford Street

Incorporated May 15, 1959

E. Kenney, *President* — Edward Azar, *Treasurer*

Total Assets 136,906.04

SOUTHBRIDGE

***Southbridge Credit Union**
Main & Elm Streets

Incorporated March 8, 1939

Dr. Ralph R. Racicot, *President* — R. A. Dion, *Treasurer*

Total Assets 6,275,130.50

SOUTH HADLEY

***South Hadley Community Credit Union**
34 Bridge Street

Incorporated October 18, 1965

G.R. Paquette, *President* — Muriel P. Phillips, *Treasurer*

Total Assets 519,471.17

SPRINGFIELD

***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

R.G. Paquette, *President* — R.G. Mans, *Treasu*

Total Assets 3,151,972.

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

P.J. Valliancourt, *President* — Marilyn M. Dum, *Treasur*

Total Assets 1,264,446.

***Casa Credit Union**
2257 Main Street

Incorporated December 18, 1964

B. Rivera, *President* — Luis A. Escoba, *Treasur*

Total Assets 97,405.1

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C.A. McCurry, *President* — E.C. Brune, *Treasur*

Total Assets 2,626,853.

***Cheney Bigelow Credit Union**
417 Liberty Street

Incorporated July 3, 1929

A.W. Cowles, *President* — L.E. Carc, *Treasur*

Total Assets 99,444.4

*Member of Mass. Credit Union Share Insurance Corporation

Springfield (continued)

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J.P. McCarthy, Jr.	J.C. Anderson
President	*Treasurer*
Total Assets	1,384,788.04

***Community Credit Union**
30 Eastern Avenue

Incorporated April 17, 1966

C. Crawford	F. Guess
President	*Treasurer*
Total Assets	5,086.40

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

P. Penna	L.N. Brown
President	*Treasurer*
Total Assets	175,081.39

***Embeco Credit Union**
443 Shaker Road

Incorporated September 17, 1954

R.L. Cobb	A.J. Yodlowski
President	*Treasurer*
Total Assets	655,537.64

***Farmco Employees Credit Union**
310 State Street

Incorporated June 12, 1934

E. Knight	S.P. Maslak
President	*Treasurer*
Total Assets	126,076.10

***Kelko Credit Union**
U.S. Envelope Company
Springfield Envelope Plant
311 Industrial Avenue

Incorporated March 6, 1941

G.C. Burridge	C. Fortin
President	*Treasurer*
Total Assets	858,883.80

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later	Jack Smith
President	*Treasurer*
Total Assets	50,880.22

Massachusetts Mutual Employees Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone	M.H. Bennett
President	*Treasurer*
Total Assets	3,260,458.05

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A.R. Tetrault	R.A. Bates
President	*Treasurer*
Total Assets	564,336.17

***Monsanto Employees Credit Union**
730 Worcester Street
(Indian Orchard District)

Incorporated November 12, 1937

A.P. Kielbania	E.L. Rich
President	*Treasurer*
Total Assets	5,856,864.64

***Railway Express Credit Union**
124 Audubon Street

Incorporated March 17, 1955

T.F. Albert	T.F. Albert
President	*Act. Treasurer*
Total Assets	16,187.09

*Member of Mass. Credit Union Share Insurance Corporation

Springfield (continued)

***Setco Credit Union**
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M.M. Emirzian, *President* — L.G. Read, *Treasurer*

Total Assets 146,843.00

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 8, 1962

R. Mainville, *President* — W. Hastings, *Treasurer*

Total Assets 89,464.86

***Springfield Credit Union**
265 Dwight Street

Incorporated February 2, 1965

J. Demos, *President* — Armand G. Dimauro, *Treasurer*

Total Assets 3,243,469.70

***Springfield Franco-American Credit Union**
515 Belmont Avenue

Incorporated February 20, 1930

A.J. Bourbeau, *President* — Claire Valentine, *Treasurer*

Total Assets 307,822.66

***Springfield, Mass. Municipal Employees Credit Union**
149 State Street

Incorporated March 2, 1927

D.F. Connelly, *President* — E.F. Kober, *Treasurer*

Total Assets 3,804,355.93

***Springfield, Mass. Post Office Employees Credit Union**
436 Dwight Street

Incorporated April 27, 1923

C.E. Souliere, *President* — M.P. Wall, *Treasurer*

Total Assets 1,012,480.10

***Springfield Street Railway Employees Credit Union**
2766 Main Street

Incorporated November 6, 1926

B.R. Paci, *President* — H.S. Valliere, *Treasurer*

Total Assets 540,891.93

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated June 20, 1929

R.D. Garvey, *President* — A.J. Serafino, Jr., *Treasurer*

Total Assets 2,531,686.01

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S.J. Roberts, *President* — V.M. Donnelly, *Treasurer*

Total Assets 1,294,428.70

***Western Massachusetts Telephone Workers Credit Union**
295 Worthington Street

Incorporated July 20, 1922

E.E. Kelly, *President* — G.V. Kilbride, *Treasurer*

Total Assets 7,759,742.37

*Member of Mass. Credit Union Share Insurance Corporation

SWANSEA

***Swansea Credit Union**
267 Ocean Grove Avenue

Incorporated May 17, 1968

M.F. Miga, *President* — H.J. Dion, *Treasurer*

Total Assets 743,413.04

TAUNTON

Adams Post Credit Union
82 Ingell Street

Incorporated June 3, 1933

Gilbert F. Simmons, *President* — J.J. Alden, *Treasurer*

Total Assets 59,237.40

***Adayco Credit Union**
175 West Water Street

Incorporated May 19, 1965

M. Oliveira, *President* — Lydwina Marshall, *Treasurer*

Total Assets 43,808.93

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 28, 1928

J.C. McMorrow, *President* — S.J. Skwarto, *Treasurer*

Total Assets 59,901.37

TEWKSBURY

Corenco Employees Credit Union
Consolidated Rendering Company
525 Woburn Street

Incorporated May 25, 1934

D.B. Hanson, *President* — C.H. Howard, *Treasurer*

Total Assets 6,351.15

WAKEFIELD

***Amlico Credit Union**

American Mutual Liability Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

H.W. Converse, *President* — H.J. McKeon, *Treasurer*

Total Assets 655,684.41

L.B. Evans Employees Credit Union
37 Water Street

Incorporated June 28, 1939

D.P. Hinds, *President* — K.T. Diamond, *Treasurer*

Total Assets 169,098.22

WALPOLE

Kendall Mills Credit Union

The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

D. Ciccone, *President* — Frank Pruell, *Treasurer*

Total Assets 188,607.44

***Neponset Credit Union**

Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

C.W. Cobb, *President* — Mary E. Moylan, *Treasurer*

Total Assets 5,069,736.80

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour, *President* — T.S. Kaiser, *Treasurer*

Total Assets 112,211.74

*Member of Mass. Credit Union Share Insurance Corporation

WALTHAM

***Grover Cronin Credit Union**
223 Moody Street

Incorporated October 28, 1944

P.M. Larkin	Mary A. Conlon
President	*Treasurer*
Total Assets	960,372.79

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R.J. Breslin	L.M. Noonan
President	*Treasurer*
Total Assets	296,833.25

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P.L. Gatchell	Carl Dentler
President	*Treasurer*
Total Assets	14,936,103.30

***Tyco Employees Credit Union**
16 Hickory Drive

Incorporated May 4, 1970

F.W. Courage	A. Walitt
President	*Treasurer*
Total Assets	30,614.90

***Waltham Municipal Employees Credit Union**
175 Lexington Street

Incorporated June 29, 1949

J.A. Burke	P.B. O'Mara
President	*Treasurer*
Total Assets	364,669.66

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

Louis Anzalone	F.J. Cusick, Jr
President	*Treasurer*
Total Assets	444,635.63

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 12, 1934

J.P. Barnes	J.J. Sheehan
President	*Treasurer*
Total Assets	1,221,841.30

WEBSTER

***Webster Credit Union**
1 No. Main Street

Incorporated January 20, 1928

C.H. Sczepanski	J.F. Mackowiak
President	*Treasurer*
Total Assets	14,621,796.27

WELLESLEY

***Boston Shell Credit Union**
Shell Oil Company
55 William Street

Incorporated January 14, 1942

D.N. Antonucci	C.A. Burke
President	*Treasurer*
Total Assets	249,307.47

WESTWOOD

***Westwood Credit Union**
27 Greenacre Road

Incorporated August 11, 1949

H.P. McLaren	R.D. Randal
President	*Treasurer*
Total Assets	311,731.20

*Member of Mass. Credit Union Share Insurance Corporation

WESTFIELD

***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. Hibert, *President* — R.B. Huntoon, *Treasurer*

Total Assets 517,383.27

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

W. Donnelly, *President* — G.H. Fitch, *Treasurer*

Total Assets 2,028,126.73

Westfield Polish-American Credit Union
33 Elm Street

Incorporated February 7, 1946

C.F. Sadowski, *President* — Rose M. Mulvenna, *Treasurer*

Total Assets 16,239.08

WEST SPRINGFIELD

***General Fibre Employees Credit Union**
Circuit Avenue

Incorporated November 6, 1944

A.F. Beturne, *President* — P.C. MacDonald, *Treasurer*

Total Assets 275,332.89

***John H. Breck Employees Credit Union**
121 Lowell Street

Incorporated March 4, 1947

R.K. O'Neil, *President* — E.G. Perlak, *Treasurer*

Total Assets 474,720.14

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

G.L. Morini, *President* — D.F. Smith, *Treasurer*

Total Assets 182,480.44

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Frederick Jones, *President* — E.J. Murphy, *Treasurer*

Total Assets 17,888.44

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated September 21, 1923

H.W. Johnson, *President* — C.E. Warburton, *Treasurer*

Total Assets 3,195,857.94

WICO Employees Credit Union
Wico Electric Company
42 Progress Avenue

Incorporated August 3, 1940

E.A. Benjamin, *President* — L. Engle, *Treasurer*

Total Assets 238,561.67

WEYMOUTH

***Weymouth Town Employees Credit Union**
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen, *President* — Mary E. Moore, *Treasurer*

Total Assets

*Member of Mass. Credit Union Share Insurance Corporation

WINCHENDON

***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

P.J. Dufault	Vincent Buckley
President	*Treasurer*
Total Assets	614,020.14

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

M. Cherenson	Michael Skolnick
President	*Treasurer*
Total Assets	170,205.78

WOBURN

***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L.T. Orsillo	A.A. King
President	*Treasurer*
Total Assets	766,406.55

WORCESTER

***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

J. Salmon	W.J. Leszcyznski
President	*Treasurer*
Total Assets	365,659.42

***Central Massachusetts Telephone Workers Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W.J. McGrath	J.F. Handli
President	*Treasure*
Total Assets	1,689,787.3

***Craftsman Credit Union**
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

A.T. Battista	Bruce MacDouga
President	*Treasure*
Total Assets	76,350.6

***John Bath Employees Credit Union**
10 Main Street

Incorporated March 9, 1948

N.J. Silvestris	R.S. Kemj
President	*Treasure*
Total Assets	56,278.1

Jonsteel Credit Union
Johnson Steel & Wire Company, Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E.C. Swenson	R.J. Reynold
President	*Treasure*
Total Assets	210,989.(

Moulded Plastics Credit Union
9 Plastics Street

Incorporated January 19, 1942

F.L. Graham	L.R. Ging
President	*Treasure*
Total Assets	14,542.3

*Member of Mass. Credit Union Share Insurance Corporation

Worcester (continued)

***Norton Credit Union**
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R.H. Hunter	G.S. Williams, Jr.
President	*Treasurer*

Total Assets 653,991.48

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V.R. Faucher	Loretta V. King
President	*Treasurer*

Total Assets 1,912,957.30

***U.S.E.—Worcester Credit Union**
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J.E. Malley	W.J. Ferguson
President	*Treasurer*

Total Assets 179,888.00

Worcester Fire Department
Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W.A. Hobbs	Wilbert Baker
President	*Treasurer*

Total Assets 376,353.64

***Worcester Gas Light Employees**
Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

M.E. Rugg	R.M. Johnson
President	*Treasurer*

Total Assets 246,351.93

***Worcester Municipal Employees**
20 Irving Street

Incorporated March 2, 1934

J.J. Simpson, Jr.	T.M. Wickman
President	*Treasurer*

Total Assets 701,611.68

Worcester Police Department
Credit Union
5 Waldo Street

Incorporated November 22, 1946

C.T. Peterson	C.J. Zimkiewicz
President	*Treasurer*

Total Assets 186,004.95

***Worcester Postal Credit Union**
P.O. Box 218

Incorporated December 9, 1926

J.J. Foley	D.F. Kelly
President	*Treasurer*

Total Assets 404,260.61

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian	Walter Misilo
President	*Treasurer*

Total Assets 75,428.45

Worcester Wire Works
Employees Credit Union
70 James Street

Incorporated January 26, 1937

R.E. Doherty	J.S. Borko
President	*Treasurer*

Total Assets 143,996.15

*Member of Mass. Credit Union Share Insurance Corporation

ABSTRACTS OF THE ANNUAL REPORTS

OF

CREDIT UNIONS

ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,

SHOWING

PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,

AND OTHER INFORMATION

AS OF

THE CLOSE OF BUSINESS – OCTOBER 31, 1970

	ACTON	ACUSHNET	AMESBURY	ANDOVER	ASHLAND	ATHOL	ATTLEBORO		AUBURN	BARRE	
ASSETS	ALI	Acushnet Company Employees	Amesbury Franco American	Hu-House	Fenwal	Athol	Sisalkraft	Sturdy	Lodding Employees	Barwoolco	
Cash in Banks	16,231.71	23,339.63	30,212.22	3,076.89	2,083.66	197,253.31	44,284.86	8,938.56	18,979.53	31,602.93	
Cash on Hand			9,739.00		700.00	39,500.00	614.24		5.00		
Money Order Checks											
U.S. Govt Obligations direct & fully guaranteed		271,698.94	108,268.20		248,651.44	1,646,274.15					
Central Credit Union Fund, Inc	1,050.00		27,338.26		11,760.07	17,756.29			73.29	16,832.46	
Personal Loans	58,293.99	531,843.87	870,493.56	1,774.96	195,529.05	1,445,284.72	214,044.74	52,960.43	87,032.29	65,906.96	
FHA Title I			1,193.48								
Real Estate Loans			972,431.73			2,015,002.40	76,676.20			59,601.68	
Home Improvement Loans			121,879.10								
Mobile Home Loans											
Real Estate by Foreclosure						7,795.69					
Real Estate in Possession											
Insurance and Taxes Paid											
Bonds		271,576.03				1,550,972.09			50,000.00		
Bank Stocks		11,600.00			26,079.68	588,036.12				16,062.65	
Insurance Stocks											
Certificates of Deposit											
Shares in Co-operative Banks			55.40			19,800.00	13,212.00			56,670.92	
Shares in Federal Savings & Loan Assoc.										20,885.84	
Deposits in Savings Banks			469.23		33,351.31	19,000.00	55,936.36	5,096.07		123,680.71	
Assessment by Mass. Credit Union Share Ins.	928.30	9,408.97	1.00	23.22	4,152.74	46,586.07		455.10	1,210.30	3,240.72	
Furniture & Fixtures	80.00	5,174.74	3,011.69		5,359.47	8,083.96	167.34			2,675.26	
Bank Building			53,152.19								
Leasehold Improvements			1,972.15			1,386.26					
Other		465.37	50.57		487.39	7,261.40	39.72		1,185.65	17.02	
TOTAL	76,584.00	1,125,107.55	2,200,267.78	4,875.07	528,154.81	7,609,992.46	404,975.46	67,450.16	158,486.06	397,177.15	
LIABILITIES											
Shares	69,390.44	988,067.29	1,951,452.23	4,635.53	460,959.87	6,625,554.48	352,308.18	60,381.00	133,252.98	329,653.97	
Deposits			1,683.96								
All Club Accounts			14,135.50			32,864.65	2,213.32				
Guaranty Fund	3,071.60	83,973.92	82,262.12	15.00	22,835.03	416,523.02	32,333.25	385.78	8,401.54	28,998.74	
Reserve Fund		9,495.46	46,518.67	10.00	3,540.05		6,318.70	1,000.00	8,700.00	6,912.86	
Undivided Earnings	3,632.66	3,861.31	1,985.59	45.79	13,204.98	246,210.00	1,198.26	1,966.79	2,911.44	9,960.05	
Interim Income	479.70	39,709.57	72,959.77	146.33	22,053.50	190,875.23	10,586.35	3,325.86	3,807.38	17,272.06	
Unearned Interest					5,303.53				1,412.72		
Notes Payable											
Suspense											
Due Mortgagors			3,597.40			2,413.27					
Borrowers Accumulation for Taxes			15,263.05			88,478.09				2,382.05	
Loan Protection Insurance			8,197.20	22.42		6,927.98		381.73		1,986.40	
Payroll deductions											
Other	9.60		2,212.29		257.85	145.74	17.40	9.00		11.02	
TOTAL	76,584.00	1,125,107.55	2,200,267.78	4,875.07	528,154.81	7,609,992.46	404,975.46	67,450.16	158,486.06	397,177.15	
Number of Members	130	1,564	2,224	25	644	5,586	472	230	159	265	
Number of Borrowers	79	829	779	6	253	2,089	337	80	108	125	
Number of Depositors			166								
	5%	5 ½%	5½%	5½%	6%	5%	6 3/4%	5½%	5%	5¼%	

	BEDFORD	BEVERLY				BILLERICA	BOSTON					
ASSETS	Mitre	Beverly Investment	Beverly Municipal	Northshore	Rantoul	Lowell Rendering	AFL–CIO Postal Clerks	Allis Chalmers	Alpha	American Chapels	Armour Chamberlain	B.C.G. Employees
Cash in Banks	104,613.53	3,418.05	37,491.09	9,867.40	21,487.19	3,328.16	1,475.15	29,743.97	13,272.47	12,544.50	54,970.81	84,292.69
Cash on Hand	250.00		25.00	470.83	2,000.00				25.00	200.00		14,000.00
Money Order Checks									1,000.00			
U.S. Govt. Obligations Direct & Fully Guaranteed	372,113.33			50,000.00								50,051.25
Central Credit Union Fund, Inc.	10,000.00								1,573.84	203.04	2,000.00	3,207.18
Personal Loans	1,617,378.94	18,260.04	700,049.98	331,357.80	226,802.65	29,947.69	21,664.93	308,551.81	262,756.20	169,095.05	42,102.46	1,331,252.65
FHA Title I	225,689.14											313,275.61
Real Estate Loans				22,496.67								545,232.39
Home Improvement Loans				79,938.93	29,355.18				16,558.85			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	786,351.34		25,000.00	20,000.00					10,000.00	10,160.00		45,312.87
Bank Stocks	61,652.06		14,579.75	22,778.03								19,476.36
Insurance Stocks	19,762.50											
Certificates of Deposit												
Shares in co-operative banks		11,000.00			11,302.86			10,000.00				34,000.00
Shares in Federal Savings & Loan Assoc.		10,872.29	15,135.20			2,152.43				10.00	20,000.00	
Deposits in Savings Banks		9,371.46	20,808.38	30,155.34	62,790.38		54.88	85,100.00	48,856.35	60,000.00	20,000.00	4,019.71
Assessment by Mass. Credit Union Share Ins.					3,195.20				3,524.59	2,462.32		1.00
Furniture & Fixtures	792.13	101.70	3,804.57	423.00			125.00		972.71	571.63		1.00
Bank Building												
Leasehold Improvements												
Other	428.31		1,004.36	579.00						1,499.48	163.00	818.21
TOTAL	3,199,031.28	53,023.54	817,898.33	568,067.00	356,933.46	35,428.28	23,319.96	433,395.78	358,540.01	256,746.02	139,236.27	2,444,940.92
LIABILITIES												
Shares	2,934,858.32	30,446.59	733,926.07	481,879.97	302,877.03	27,939.83	17,859.59	363,904.40	335,178.28	173,444.01	75,904.40	2,076,921.19
Deposits		1,022.58										
All Club Accounts					7,789.00					3,007.00	41,287.00	
Guaranty Fund	75,945.36	12,962.84	42,877.13	61,372.91	17,216.00	5,334.42	2,880.84	35,132.00	13,482.14	51,569.09	15,719.64	170,000.00
Reserve Fund	93,363.35			1,100.00	14,117.25	1,565.33		3,771.54	367.49	6,307.17		75,000.00
Undivided Earnings		7,134.56	5,100.67	6,069.24	4,384.06	140.97	2,665.45	23,087.42	677.80	5,457.57	1,496.36	96,884.11
Interim Income			35,835.42	16,741.77	10,545.82	447.73	−462.15		6,603.58	5,750.10	3,873.76	22,120.34
Unearned Interest												
Notes Payable										10,000.00		
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes				691.70								3,610.44
Loan Protection Insurance							253.74			922.18		
Payroll Deductions	91,261.00											
Other	3,603.25	1,456.97	159.04	211.41	4.30		122.49	7,500.42	2,230.72	288.90	955.11	404.84
TOTAL	3,199,031.28	53,023.54	817,898.33	568,067.00	356,933.46	35,428.28	23,319.96	433,395.78	358,540.01	256,746.02	139,236.27	2,444,940.92
Number of Members	1,954	123	1,211	519	640	140	482	616	817	658	249	1,885
Number of Borrowers	1,038	34	820	407	348	93	148	439	388	303	106	1,463
Number of Depositors		27										
	5 3/4%	5%	4.8%	5%	5 3/4%	None	None	5%	5½%	5%	5%	5½%

	BOSTON (continued)											
ASSETS	B.L.H. Employees	Blue Hill	Borisaver	Boston American Composing Rm	Boston & Albany Employees	Boston & Maine Railroad Employees	Boston Edison Employees	Boston Firefighters	Boston Globe Employees	Boston Post Office Employees	Boston Progressive	
Cash in Banks	39,063.61	706,989.17	3,963.29	1,264.80	30,414.75	379,505.17	49,424.62	97,347.12	98,586.59	41,407.05	95,238.01	
Cash on Hand				50.00	10,686.55	301.43	12,522.02	1,000.00	22,632.68	14,340.12	39,486.54	
Money Order Checks									2,000.00	2,000.00		
U.S. Govt. Obligations Direct & Fully Guaranteed		1,530,203.62			39,070.08	199,500.01						
Central Credit Union Fund, Inc.		1,510.20		1,000.00	1,830.26	20,000.00	3,278.25	25,000.00	1,242.16		5,000.00	
Personal Loans	111,826.55	2,857,401.21	198,548.72	53,967.00	645,113.88	1,350,760.20	2,428,384.72	2,652,696.80	964,403.67	1,185,193.63	610,760.06	
FHA Title I		115,411.53					261,326.27			40,735.12	109,373.76	
Real Estate Loans		10,363,906.15			475,019.78			2,412,993.24		13,975.07	739,765.33	
Home Improvement Loans								352,404.00		90,417.25		
Mobile Home Loans												
Real Estate by Foreclosure											12,735.05	
Real Estate in Possession										9,117.56	62.00	
Insurance and Taxes Paid												
Bonds	10,137.50	2,032,138.03			1,186,396.93	61,470.30	625,794.38	198,998.74				
Bank Stocks	7,632.27	803,654.44			72,674.10	52,587.80	89,033.31	49,750.00			44,822.00	
Insurance Stocks												
Certificates of Deposit	30,000.00	500,000.00				200,000.00		100,000.00				
Shares in Co-operative Banks	8,000.00		16,000.00	1,000.00	5,926.80	26,000.00	54,237.20	73,920.97				
Shares in Federal Savings & Loan As soc.	15,000.00					120,000.00	116,000.00	7,485.47				
Deposits in Savings Banks	98,695.02					389,083.94	53,768.82	102,983.09	7,165.23	81,738.05	120,000.00	
Assessment by Mass. Credit Union Share Ins.	2,758.14			503.83		13,220.01		20,791.79	8,686.29			
Furniture & Fixtures	359.86	9,693.16			4,400.00		1,706.32			13,700.00	24,111.36	
Bank Building		330,408.23									31,377.04	
Leasehold Improvements												
Other			269.33		783.52	64,352.77	1,674.88			7,704.00	9,712.14	
TOTAL	323,472.95	19,251,315.74	218,781.34	57,785.63	2,472,316.65	2,876,781.63	3,697,150.79	6,095,371.22	1,104,716.62	1,500,327.85	1,842,443.29	
LIABILITIES												
Shares	285,919.68	17,329,989.84	185,158.34	46,955.03	1,492,235.58	279,960.08	3,097,313.12	5,268,018.64	916,318.37	1,200,043.58	1,623,876.59	
Deposits						1,241,370.87			30,400.00		8,745.83	
All Club Accounts		132,523.00				413,588.72		74,008.00		324.00	27,584.50	
Guaranty Fund	18,305.89	519,066.17	12,295.37	6,030.28	545,596.61	248,541.43	252,395.30	247,000.00	45,900.00	165,879.89	46,691.82	
Reserve Fund	3,249.31	20,000.00	1,500.00	1,600.00	185,648.96	20,930.39	28,426.11	80,000.00	40,000.00	17,146.40	40,774.94	
Undivided Earnings	54.69	490,212.26	6,357.62	1,386.54	198,843.79	666,071.83	189,177.15	96,542.92	35,863.24		1,458.02	
Interim Income	13,944.22	586,844.35	13,430.01	1,542.24	46,389.30		124,792.67	202,304.02	31,280.50	64,973.36	83,804.02	
Unearned Interest												
Notes Payable										50,000.00		
Suspense												
Due Mortgagors		128,050.37						2,000.00				
Borrowers Accumulation for Taxes		36,829.40						24,211.26		734.17	7,006.27	
Loan Protection Insurance	1,663.24			237.83			3,900.07		4,193.50	225.23		
Payroll Deductions												
Other	335.92	7,800.35	40.00	33.71	3,602.41	6,318.31	1,146.37	101,286.38	761.01	1,001.22	2,501.30	
TOTAL	323,472.95	19,251,315.74	218,781.34	57,785.63	2,472,316.65	2,876,781.63	3,697,150.79	6,095,371.22	1,104,716.62	1,500,327.85	1,842,443.29	
Number of Members	425	8,554	286	170	3,427	4,578	3,981	2,188	1,874	5,047	6,619	
Number of Borrowers	210	2,006	150	103	1,579	2,539	2,512	1,989	1,081	3,562	1,602	
Number of Depositors						2,678			19		113	
	5½%	5½%	5 3/4%	6%	5%	8%	5½%	5½%	5½%	5%	3%	

	BOSTON (continued)											
ASSETS	Boston Railway Mail Employees	Boston University Employees	Boston U.S.C.S.C. Employees	Brighton-Allston	Cabot Boston	Centre	City	City of Boston Employees	Colonial Employees	Consumers	Dorchester	Eaton
Cash in Banks	21,659.09	119,233.40	10,071.46	9,232.64	16,609.91	20,707.44	1,558.82	300,564.20	7,888.91	15,396.65	45.42	11,388.19
Cash on Hand	300.00	50.00						7,500.00		1,000.00		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		119,205.42	2,000.00									1,000.00
Central Credit Union Fund, Inc.	3,637.56	546.12	172.42			2,842.65				9,143.27		
Personal Loans	169,671.25	1,064,905.95	34,883.61	231,148.03	552,014.47	225,624.26	11,203.00	8,438,799.46	1,407.31	410,195.00	26,796.36	99,802.89
FHA Title I		53,346.84						731,284.81				
Real Es tate Loans					361,338.55	6,302.22	4,513.96	1,378,545.19				
Home Improvement Loans								578,573.39				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		127,000.00			44,847.52							
Bank Stocks		8,600.00	1,307.61		7,098.19			146,022.12				
Insurance Stocks												
Certificates of Deposit					20,000.00	36,526.06						
Shares in Co-operative Banks		30,000.00			831.84		12,000.00			2,734.63		2,000.00
Shares in Federal Savings & Loan Assoc.			4,965.66		7,432.38							
Deposits in Savings Banks	10,000.00	79,018.65	949.08		2,750.25		44,634.11		74,999.82	14,115.63		7,973.04
Assessment by Mass. Credit Union Share Ins.		14,950.53		2,202.56				99,452.51		3,439.39		983.22
Furniture & Fixtures		7,193.47		534.15		2,530.68		12,322.04		1,970.00	502.68	215.00
Bank Building												
Leasehold Improvements												
Other		3,015.39		553.39	649.94	121.02		10,943.89		95.38	34.50	
TOTAL	205,267.90	1,627,075.77	54,349.84	243,670.77	1,013,573.05	294,654.33	73,909.89	11,704,007.61	84,296.04	458,089.95	27,288.12	123,362.34
LIABILITIES												
Shares	146,280.91	1,485,419.28	40,420.58	199,839.56	940,399.61	248,207.08	62,100.02	10,292,034.05	73,671.58	398,182.35	20,172.17	98,948.91
Deposits												
All Club Accounts			1,778.00									
Guaranty Fund	11,414.53	68,051.51	5,020.80	8,227.75	41,101.93	26,957.75	9,389.64	530,278.44	7,321.57	24,839.97	2,697.89	10,240.40
Reserve Fund	12,018.30	12,778.44	3,133.39	13,235.62	1,500.00	4,083.72		42,736.32	3,151.47	2,786.18	1,325.10	6,224.22
Undivided Earnings	523.11	12,745.69	2,051.50		3,681.96	8,325.24	18.56	58,766.20		651.66	3,078.70	918.49
Interim Income	12,153.01	47,347.67	1,945.57	20,876.81	26,889.55	4,466.86	2,394.69	432,760.20		28,817.67		7,030.32
Unearned Interest								154,969.00				
Notes Payable	20,000.00											
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes						1,111.14						
Loan Protection Insurance	2,867.42					1,483.66				152.50	14.26	
Payroll Deductions												
Other	10.62	733.18		1,491.03		18.88	6.98	192,463.55	151.42	2,659.62		
TOTAL	205,267.90	1,627,075.77	54,349.84	243,670.77	1,013,573.05	294,654.33	73,909.89	11,704,007.61	84,296.04	458,089.95	27,288.12	123,362.34
Number of Members	1,142	2,071	133	543	628	420	122	12,533	444	915	217	264
Number of Borrowers	620	1,301	50	408	537	198	25	8,265	41	414	34	189
Number of depositors												
	5%	5 5/8%	5¼%	5¼%	5 3/4%	5½%	4%	6%	4%	5%	None	5½%

	BOSTON (Continued)											
ASSETS	Emblem	Farnsworth	Federal	Federation	Filene	Firefundic	Forty Associates	Freedom House	Friendship	Geneva	Gilco	Glenway
Cash in Banks	16,061.69	2,588.66	20,778.75	1,291.96	7,557.12	2,797.84	1,684.70	2,749.70	5,421.00	5,940.71	18,809.50	2,412.56
Cash on Hand	4,737.59				2,000.00					5.00	600.00	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	7,000.00				55,000.00					2,500.00	13,000.00	
Central Credit Union Fund, Inc.					2,000.00				5,075.00		8,187.34	
Personal Loans	149,911.85	5,844.40	82,064.62	113,213.32	647,749.63	30,290.95	36,659.23	13,511.88	106,476.00	61,200.82	26,993.96	8,017.01
FHA Title I					39,240.42							
Real Estate Loans					579,214.53			2,009.65				
Home Improvement Loans												
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds			28,906.25		506,152.22						4,000.00	
Bank Stocks					172,983.30						57,256.27	
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks							8,000.00			412.85		
Shares in Federal Savings & Loan Assoc.	35,000.00					10,000.00						3,000.00
Deposits in Savings Banks	142,091.49		1,196.90	3,442.40	54,000.00	18,531.32	9,441.08	13,843.50		2,835.98		
Assessment by Mass. Credit Union Share Ins.	2,971.28	99.27							981.00			
Furniture & Fixtures	834.22				234.84		160.77	115.25				
Bank Building												
Leasehold Improvements												
Other			313.00	382.36	26.53	92.80	74.50		77.00	146.50	1,241.68	68.00
TOTAL	358,608.12	8,532.33	133,259.52	118,330.04	2,066,158.59	61,712.91	56,020.28	32,229.98	118,030.00	73,041.86	130,088.75	13,497.57
LIABILITIES												
Shares	305,954.56	7,202.46	110,943.72	100,156.84	1,807,413.96	53,810.77	39,164.54	28,756.99	95,240.00	56,396.51	6,430.02	11,531.41
Deposits											45,918.23	
All Club Accounts											54,973.50	
Guaranty Fund	31,784.26	216.00	14,500.10	9,596.73	151,921.00	3,235.75	8,075.15	716.48	8,954.00	10,577.43	13,030.48	1,431.81
Reserve Fund	4,000.00		2,156.50	1,792.38	23,304.16	150.00	2,530.40	531.03		424.04	541.62	250.77
Undivided Earnings	5,579.35	795.96	2,598.03	1,107.84	18,302.47	1,008.88	2,179.30	542.07	654.00	1,604.15	8,353.64	
Interim Income	10,864.79	293.74		5,277.62	59,605.90	3,507.51	3,731.62	1,328.09	5,682.00	3,491.87	841.26	283.58
Unearned Interest												
Notes Payable									7,500.00			
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes					5,049.91			286.32				
Loan Protection Insurance	525.15	24.17	818.20	374.53			339.27					
Payroll Deductions												
Other			2,242.97	24.00	561.19			69.00		547.86		
TOTAL	358,608.12	8,532.33	133,259.52	118,330.04	2,066,158.59	61,712.91	56,020.28	32,229.98	118,030.00	73,041.86	130,088.75	13,497.57
Number of Members	611	74	176	1,533	2,232	148	147	206	196	198	590	101
Number of Borrowers	279	30	78	666	1,167	74	63	26	103	103	160	40
Number of Depositors											287	
	5¼%	None	6%	5½%	5½%	7%	5½%	4½%	5½%	5½%	4%	5%

	BOSTON (Continued)											
ASSETS	Glodel	Greyhound Employees	Harold	Herald-Traveler Employees	Hillside	Honeywell I.S.	Howard	Humboldt	Industrial	I.O.S.O.I.		
Cash in Banks	13,316.52	7,337.83	12,272.38	10,756.26	18,280.30	13,783.51	4,606.53	5,634.34	52,438.57	2,556.00		
Cash on Hand				300.00					1,000.00			
Money Order Checks												
U.S. Govt' Obligations Direct & Fully Guaranteed				2,000.00	129,817.70			20,000.00	329,497.50			
Central Credit Union Fund, Inc.		20,186.16		145.96	1,603.82			502.59	1,627.33			
Personal Loans	55,838.00	344,515.51	116,682.50	109,817.00	627,203.09	1,052,121.72	162,330.82	46,589.50	2,253,823.47	20,457.05		
FHA Title I									95,018.28			
Real Estate Loans			17,709.68		177,627.36				649,891.31			
Home Improvement Loans		51,882.80							206,920.44			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds					65,062.50				438,488.65			
Bank Stocks					27,794.50			5,881.95	76,661.00			
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks					44,303.58		22,000.00			5,137.50		
Shares in Federal Savings & Loan Assoc.								7,692.92		5.62		
Deposits in Savings Banks	7,646.81	21,524.35	6,349.69	26,418.42	34,920.70	41,396.30			33,173.45	12,129.79		
Assessment by Mass. Credit Union Share Ins.		1,070.00		1,402.60	9,374.68	10,370.69				598.34		
Furniture & Fixtures		5,000.00			601.00	6,678.84						
Bank Building												
Leasehold Improvements												
Other					950.00	638.50						
TOTAL	76,801.33	451,516.65	153,014.25	150,840.24	1,137,539.23	1,124,989.56	188,937.35	86,301.30	4,138,540.00	40,884.30		
LIABILITIES												
Shares	59,647.00	418,840.69	123,769.38	110,359.56	954,308.81	1,085,070.65	152,697.25	53,516.80	3,569,641.21	37,346.38		
Deposits												
All Club Accounts		10,442.00							7,743.00			
Guaranty Fund	6,518.00	14,875.00	2,478.47	28,864.04	108,174.17	10,119.13	17,831.75	21,265.21	210,000.00	1,864.44		
Reserve Fund	1,800.00	3,310.00	13,211.56	3,000.00	6,650.28	9,000.00	1,500.00	4,820.75	65,000.00			
Undivided Earnings	3,196.12	2,984.02	1,049.30	5,329.62	7,304.98	20,799.78	6,778.48	4,025.42	28,025.76	15.69		
Interim Income	5,640.21		7,934.91	2,453.74	27,782.47		9,968.91	2,116.79	134,634.15	1,426.61		
Unearned Interest					25,265.51				110,055.00			
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			4,546.43		514.73				13,440.88			
Loan Protection Insurance		378.86		633.47	7,104.27			367.33		231.18		
Payroll Deductions												
Other		586.08	24.20	199.81	434.01		160.96	189.00				
TOTAL	76,801.33	451,516.65	153,014.25	150,840.24	1,137,539.23	1,124,989.56	188,937.35	86,301.30	4,138,540.00	40,884.30		
Number of Members	182	572	318	692	1,231	4,329	414	187	3,476	178		
Number of Borrowers	103	384	217	294	493	1,648	190	69	2,203	39		
Number of Depositors												
	5½%	2.85%	5%	4%	5¼%	5½%	5½%	4½%	5 3/4%	3%		

	BOSTON (Continued)											
ASSETS	Jamaica Plain	Latvian	Liberty	Lord Beacons-field	Maccabee	Marillac	Mascot	Memorial	Moreland			
Cash in Banks	1,546.78	1,093.50	24,685.07	11,309.03	682.88	112.05	5,427.73	8,724.23	31,888.25			
Cash on Hand				200.00		50.00						
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed				9,691.60					40,000.00			
Central Credit Union Fund, Inc.				51.13	198.92							
Personal Loans	95,153.71	44,635.30	54,837.00	324,188.18	25,574.79	132,054.56	78,605.57	75,094.66	734,212.28			
FHA Title I												
Real Estate Loans		96,719.00	21,093.26	1,511.28			25,933.00		2,429.25			
Home Improvement Loans												
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds												
Bank Stocks					500.00							
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks		1,155.39	2,000.00		27.87			16,000.00				
Shares in Federal Savings & Loan Assoc.	2,093.22	1,209.99	40,000.00	10.00			10,000.00					
Deposits in Savings Banks		43,322.17	40,747.09	10,455.06		29,795.99	3,013.80		22,071.84			
Assessment by Mass. Credit Union Share Ins.	800.52			4,038.61		1,039.29			8,534.10			
Furniture & Fixtures		193.50		248.66	775.00				1,619.70			
Bank Building												
Leasehold Improvements				750.00								
Other		25,131.12	13.05	966.43			479.00	290.67	361.96			
TOTAL	99,594.23	213,459.97	183,375.47	363,429.98	27,759.46	163,051.89	123,459.10	100,109.56	841,117.38			
LIABILITIES												
Shares	79,279.94	5,955.64	141,435.90	237,453.43	8,775.69	132,516.96	94,808.66	83,642.43	762,808.97			
Deposits		195,907.54		102,147.30								
All Club Accounts				4,024.00								
Guaranty Fund	8,115.47	3,913.73	33,166.77	18,292.23	5,602.46	5,385.96	18,200.40	10,468.97	21,966.53			
Reserve Fund	1,963.48	4,677.20	12.43	49.92	7,492.30	1,053.39	741.07	875.35	4,654.57			
Undivided Earnings	10,235.34	1,814.02	2,764.75	1,405.54	5,250.13	13,714.01	1,410.19	1,507.50	3,461.58			
Interim Income			5,932.23		36.48	10,381.57	8,273.99	3,615.31	48,224.93			
Unearned Interest												
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes		1,191.84	40.20									
Loan Protection Insurance												
Payroll Deductions												
Other			23.19	57.56	602.40		24.79		.80			
TOTAL	99,594.23	213,459.97	183,375.47	363,429.98	27,759.46	163,051.89	123,459.10	100,109.56	841,117.38			
Number of Members	260	315	369	849	164	276	330	262	594			
Number of Borrowers	285	17	99	435	67	167	99	112	314			
Number of Depositors		176		18								
	5½%	5%	5½%	5½%	None	5½%	5%	5½%	5½%			

	BOSTON (Continued)											
ASSETS	MBTA Employees	M T A	Navy Building	Navy Yard Employees	NEMCH	Noddle Island	One Twenty	Overland	Plan	Pressers Union Local 12 ILGWU		
Cash in Banks	367,485.20	97,365.72	4,552.27	80,362.34	15,558.03	104,350.01	6,561.59	18,618.16	16,595.26	2,350.49		
Cash on Hand	6,000.00		200.00	21,984.67	100.00	12,430.42			1,500.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	403,140.63	49,525.00		119,722.00	50,000.00	98,526.00			79,743.75			
Central Credit Union Fund, Inc.	20,066.70	55.40		50.00		2,000.00			871.52			
Personal Loans	7,165,687.14	1,377,544.48	246,790.71	1,277,756.56	46,228.59	1,311,062.73	74,452.18	82,867.10	507,721.70	32,097.34		
FHA Title I	442,712.53			84,279.29		287,273.11						
Real Estate Loans	1,502,013.48		4,641.50	1,340,285.43		3,131,163.18	6,368.01					
Home Improvement Loans	742,710.73			274,179.50		506,831.89						
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds	833,916.24		10,000.00	214,349.70		99,700.00			139,704.45			
Bank Stocks	14,306.25			50,711.57		701.81	2,645.85		40,145.00			
Insurance Stocks												
Certificates of Deposit	350,000.00			110,000.00				10,000.00				
Shares in Co-operative Banks						10,200.00	2,072.40	50,000.00				
Shares in Federal Savings & Loan Assoc.						746.00		11,090.84				
Deposits in Savings Banks			47,858.07	4,685.57	58,042.15	13,887.77		30,555.37	22,962.50	15,000.00		
Assessment by Mass. Credit Union Share Ins.	1.00	10,503.56	3,560.22	34,554.91	600.01	43,631.63						
Furniture & Fixtures	5,200.00		103.39	17,975.60		24,377.59	60.00			271.30		
Bank Building						51,636.97						
Leasehold Improvements												
Other		1,800.00	275.00	21,000.98		3,622.42	164.00	480.00		152.00		
TOTAL	11,853,239.90	1,536,794.16	317,981.16	3,651,898.12	170,528.78	5,702,141.53	92,324.03	203,611.47	809,244.18	49,871.13		
LIABILITIES												
Shares	10,050,809.57	1,501,618.37	279,304.93	3,333,297.36	166,860.65	2,016,620.94	76,556.63	103,793.33	710,213.59	41,191.71		
Deposits						2,841,534.60						
All Club Accounts			5,918.00									
Guaranty Fund	754,778.63	18,250.30	22,393.61	145,654.59	601.21	209,123.39	11,766.50	32,044.20	40,091.00	5,628.31		
Reserve Fund	756,364.27		2,343.70	78,427.59		171.59	350.00	58,964.16	31,457.98	474.10		
Undivided Earnings	70,000.29	3,741.49	6,790.22	28,070.53	3,066.92	218,171.64	3,281.10	3,263.30	813.40	362.64		
Interim Income	197,651.92			55,415.20				5,498.53	26,623.21	2,214.37		
Unearned Interest												
Notes Payable						200,000.00						
Suspense												
Due Mortgagors						43,060.27						
Borrowers Accumulation for Taxes	19,802.49		1,186.57	8,816.68		91,843.50	365.00					
Loan Protection Insurance		697.90							45.00			
Payroll Deductions												
Other	3,832.73	12,486.10	44.13	2,216.17		81,615.60	4.80	47.95				
TOTAL	11,853,239.90	1,536,794.16	317,981.16	3,651,898.12	170,528.78	5,702,141.53	92,324.03	203,611.47	809,244.18	49,871.13		
Number of Members	7,227	3,211	943	5,435	418	3,749	441	297	1,312	213		
Number of Borrowers	6,821	1,008	400	2,550	176	2,325	91	152	735	91		
Number of Depositors						290						
	6%	6%	4½%	5%	5½%	5%	4%	5½%	5%	5½%		

	BOSTON (Continued)											
ASSETS	Redberry	Rex	Roxbury Independent	Seaver	Security Employees	Shawmut	Social Service	Square Deal	State Employees	T & H Employees	Telephone Workers	
Cash in Banks	16,340.12	41,068.74	4,319.06	1,322.44	1,804.68	46,642.55	40,628.64	2,367.29	161.582.05	10,463.06	133,197.71	
Cash on Hand	100.00				10.00	381.00	6,000.00		2,011.07		47,484.27	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		70,916.80		4,996.00	19,904.96		130,175.00				1,860,101.82	
Central Credit Union Fund, Inc.		10,188.62			81.54	53.53	10,000.00		50.00			
Personal Loans	196,859.10	193,431.82	50,724.64	11,014.00	368,658.91	473,480.77	765,081.54	37,322.90	2,118,305.48	47,063.79	8,584,034.22	
FHA Title I												
Real Es tate Loans			12,475.00				1,575,057.40					
Home Improvement Loans							77,665.32			8,332.17	912,101.93	
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds		58,605.39			19,900.00		236,912.50				100,968.00	
Bank Stocks	9,950.00	5,619.58					69,365.04					
Insurance Stocks							8,950.00					
Certificates of Deposit								10,000.00			600,000.00	
Shares in co-operative Banks		55,000.00		2,000.00			13,000.00	5,769.25	30,000.00	62,913.22	20,000.00	
Shares in Federal Savings & Loan Assoc.									15,000.00			
Deposits in savings Banks			222.94	28,263.95	6,371.92	374.74	137,000.00	16,968.14	50,000.00			
Assessment by Mass. Credit Union Share Ins.	1,383.02					2,091.22						
Furniture & Fixtures	1,405.25	1.00	190.96	1.00	900.00	6,476.45			17,700.78		23,974.44	
Bank Building												
Leasehold Improvements	1,350.00					19,250.00						
Other					252.00	3,429.42			1,669.20		1,913.18	
TOTAL	227,387.49	434,831.95	67,932.60	47,597.39	417,884.01	552,179.68	3,069,835.44	72,427.58	2,396,318.58	128,772.24	12,283,775.57	
LIABILITIES												
Shares	210,843.42	292,872.56	50,262.10	35,749.79	363,039.41	356,173.30	2,630,561.34	59,415.46	1,815,597.08	107,599.63	10,039,635.76	
Deposits							4,550.00		843.52			
All Club Accounts		29,044.50				44,153.50						
Guaranty Fund	7,238.59	68,013.00	14,973.98	8,308.00	25,124.49	16,796.48	255,700.00	7,050.06	183,802.00	11,861.53	1,205,188.02	
Reserve Fund	3,248.59	16,310.84	31.54	58.26	3,428.00	16,399.10	18,487.80	416.64	34,236.21	18.90		
Undivided Earnings	6,056.89	11,067.74	119.48	2,338.49	6,012.81	5,307.32	89,033.55	5,545.42	90,595.76	579.07	790,515.54	
Interim Income		16,914.51	2,266.37	1,142.85	20,046.89	8,319.91	43,693.26		86,687.46	8,713.11		
Unearned Interest												
Notes Payable						102,400.00			150,000.00			
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes							25,585.57					
Loan Protection Insurance			231.24			972.54						
Payroll Deductions							1,416.00					
Other		608.80	47.89		232.41	1,657.53	807.92		34,556.55		248,436.25	
TOTAL	227,387.49	434,831.95	67,932.60	47,597.39	417,884.01	552,179.68	3,069,835.44	72,427.58	2,396,318.58	128,772.24	12,283,775.57	
Number of Members	430	676	175	87	1,090	1,245	3,416	127	5,861	210	15,910	
Number of Borrowers	206	322	60	26	472	486	936	61	2,487	128	7,708	
Number of Depositors							2		10			
	5½%	5 1/8%	5%	6%	5¼%	6%	5%	5%	5½%	5%	5½%	

	BOSTON (Continued)						BRAINTREE	BRIDGE WATER	BROCKTON			
ASSETS	Thriftway	TRIB	United Employees	Washington	Whitson	Zaslav Volin	Walworth	Bridgewater	Barbourwelt	Brockton	Brockton Brotherhood	
Cash in Banks	2,614.49	15,207.72	183,793.53	9,792.93	13,497.92	11,191.60	4,186.68	−130,221.70	525.74	767,668.65	39,788.53	
Cash on Hand			24,900.00		500.00		96.88	15,000.00		10,000.00	7,056.62	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			539,960.00					571,444.86		1,917,943.14		
Central Credit Union Fund, Inc.			5,000.00		2,045.00		99.83	1,021.25	202.98	5,885.31	188.12	
Personal Loans	6,191.24	153,427.65	1,724,876.37	116,928.04	200,525.13	37,706.00	17,753.50	1,878,206.93	22,863.30	6,287,941.39	1,440,385.03	
FHA Title I								50,895.75		106,886.77	132,496.62	
Real Estate Loans			3,048,233.80		17,008.86			940,899.86		10,903,307.05	2,355,200.09	
Home Improvement Loans		14,868.50	68,735.72					178,119.11		372,045.16		
Mobile Home Loans												
Real Es tate by Foreclosure										9,982.58		
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			193,419.05								465,000.00	
Bank Stocks					6,241.88		2,154.57			71,708.55	30,495.95	
Insurance Stocks										4,985.47		
Certificates of Deposit					130,000.00		30,000.00	400,000.00			200,000.00	
Shares in Co-operative Banks			1,000,000.00	16,000.00	2,000.00	30,000.00	23,400.00	35,000.00	10,000.00	9,000.00		
Shares in Federal Savings & Loan Assoc.					10,087.50		12,000.00		511.44	11,000.00		
Deposits in Savings Banks	1,015.52	9,949.40	310,000.00	15,879.45		22,600.21	35,000.25		27,435.72	10,000.00		
Assessment by Mass. Credit Union Share Ins.			15,000.00	417.00	3,021.13			33,539.07	607.87	171,722.69	42,198.11	
Furniture & Fixtures			8,468.00		710.10			7,565.00		19,020.90	12,751.78	
Bank Building								18,353.24		186,379.04	105,170.48	
Leasehold Improvements												
Other	50.32				243.51			10,779.35		8,978.24	307.03	
TOTAL	9,871.57	193,453.27	7,122,386.47	159,017.42	385,881.03	101,497.81	124,691.71	4,010,602.72	62,147.05	20,874,454.94	4,831,038.36	
LIABILITIES												
Shares	7,790.20	167,805.12	5,505,571.80	130,762.26	273,334.19	82,157.50	10,581.00	3,441,790.74	54,089.31	18,565,057.01	4,124,440.30	
Deposits							82,468.67				3,314.40	
All Club Accounts					23,510.26			103,085.00		81,084.00	59,225.00	
Guaranty Fund	1,213.62	16,540.99	907,056.00	18,027.87	40,852.25	13,157.85	15,034.90	130,400.00	6,115.80	676,900.00	246,387.08	
Reserve Fund	302.73	8,085.51	230,000.00	1,490.15	28,000.00	1,061.44	4,500.00	16,000.00	490.94	100,000.00	43,234.62	
Undivided Earnings	466.52		287,421.96	8,678.79	11,438.83	369.92	9,015.15	16,490.22	128.40	658,855.32	108,548.91	
Interim Income	98.50		148,448.75			4,736.10	3,063.03	104,748.93	1,209.41	356,050.59	63,483.92	
Unearned Interest								175,141.70				
Notes Payable												
Suspense												
Due Mortgagors					515.92			17,962.30				
Borrowers Accumulation for Taxes			38,678.77					1,735.87		353,940.64	88,214.76	
Loan Protection Insurance		484.08			111.75			1,777.50	84.25		2,564.86	
Payroll Deductions					51.59							
Other		537.57	5,209.19	58.35	8,066.24	15.00	28.96	1,470.46	28.94	82,567.38	91,624.51	
TOTAL	9,871.57	193,453.27	7,122,386.47	159,017.42	385,881.03	101,497.81	124,691.71	4,010,602.72	62,147.05	20,874,454.94	4,831,038.36	
Number of Members	60	487	6,700	263	622	216	280	4,337	134	12,000	3,379	
Number of Borrowers	32	252	2,800	136	216	83	94	1,993	66	6,412	1,535	
Number of Depositors							188				6	
	4%	None	5%	6%	5¼%	5%	6%	5½%	4%	5 3/4%	5½%	

	BROCKTON (Continued)							BROOKLINE				CAMBRIDGE
ASSETS	Brockton Firefighters Municipal	Brockton Postal Employees	Brockton Taunton Gas Employees	Campello	Crescent	Edico	Lafayette	Brookline Municipal	Longwood	Thera-Care	Welcome	Bay State
Cash in Banks	10,473.81	12,326.29	13,341.98	40,844.39	624,607.79	5,881.96	65,314.58	75,887.95	24,495.97	3,330.03	8,555.90	20,731.04
Cash on Hand		2,500.00		1,500.00	1,000.00		800.00	10,000.00				427.55
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	20,700.80	5,000.00	10,000.00		1,088,346.94	78,296.80	4,951.63	77,773.50			439.00	
Central Credit Union Fund, Inc.	569.89	1,124.60	980.87	1,387.74	10,163.64	186.82		1,830.26				
Personal Loans	277,671.73	323,477.75	50,728.00	538,520.04	3,112,088.95	275,647.06	436,856.11	1,113,719.89	184,070.34		161,903.03	264,893.72
FHA Title I		8,627.53			250,950.23							
Real Estate Loans				48,975.45	10,629,208.92	172,367.28	304,611.69	1,811,179.42	2,496.58			206,182.88
Home Improvement Loans	61,219.93	46,545.30			84,799.68							
Mobile Home Loans												
Real Estate by Foreclosure					15,000.00							
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	431.65	30,000.00		39,722.05	18,061.18		50,000.00		10,158.33			
Bank Stocks					12,167.95	20,697.64	10,275.00	4,276.00				9,500.00
Insurance Stocks												
Certificates of Deposit			50,000.00		200,000.00	100,000.00						50.00
Shares in Co-operative Banks	15,876.40	10,218.28	59,020.80	228.57	59,000.00	60,050.43		13,293.75			45.00	10,000.00
Shares in Federal Savings & Loan Assoc.		40,415.33		926.55	72,591.33			10,634.22	96.58		12,201.10	10,000.00
Deposits in Savings Banks	12,787.84	53,184.05	16,567.20	19,327.32	120,633.60	265.73		18,910.28		1,854.32		61,000.00
Assessment by Mass. Credit Union Share Ins.	1.00	2,284.38		2,550.00	136,854.94		1.00	28,171.87	1,504.33		1,477.11	6,012.57
Furniture & Fixtures	471.39	1,300.00		3,817.66	14,071.27		2,000.00	26,847.05			253.37	3,500.00
Bank Building				5,499.60	151,633.37			55,706.90				
Leasehold Improvements												1,556.20
Other				351.25	276.90			3,960.21			139.66	940.75
TOTAL	400,204.44	537,003.51	200,638.85	703,650.62	16,601,456.69	713,393.72	874,810.01	3,252,191.30	222,822.13	5,184.35	185,014.17	594,794.71
LIABILITIES												
Shares	357,315.23	482,909.39	169,269.02	630,017.91	14,602,675.55	633,115.30	713,908.35	2,883,427.30	196,400.91	5,142.00	146,619.15	462,606.48
Deposits				498.46								
All Club Accounts				14,341.00	231,905.00		40,213.00					
Guaranty Fund	16,050.23	25,946.73	15,647.22	32,798.41	435,351.30	39,906.50	43,000.00	192,607.56	17,850.15		5,678.13	68,794.97
Reserve Fund	8,582.27	16,005.49	8,623.17	516.40	30,000.00	10,450.76		15,317.21	354.88		7,000.00	3,000.00
Undivided Earnings	1,000.00	12,000.00	2,000.00	8,783.43	280,973.43	5,953.97	32,574.93	41,972.29			12,021.10	2,000.00
Interim Income	15,164.05		5,099.44	16,012.11	232,010.24	22,704.42	40,949.59	88,077.69	8,190.19	−7.65	13,695.79	39,427.13
Unearned Interest												
Notes Payable												
Suspense												
Due Mortgagors					158,964.83			2,276.58				
Borrowers Accumulation for Taxes				253.10	598,126.90	405.90	3,691.26	14,561.83	26.00			18,966.13
Loan Protection Insurance						747.47						
Payroll Deductions												
Other	2,092.66	141.90		429.80	31,449.44	109.40	472.88	6,950.84		50.00		
TOTAL	400,204.44	537,003.51	200,638.85	703,650.62	16,601,456.69	713,393.72	874,810.01	3,252,191.30	222,822.13	5,184.35	185,014.17	594,794.71
Number of Members	618	590	300	1,417	10,142	335	1,082	2,685	360	133	332	788
Number of Borrowers	314	386	133	703	3,242	190	419	1,303	158		192	331
Number of Depositors				8								
	6%	5½%	5½%	5¼%	5 3/4%	2 3/4%	5½%	5%	5 1/8%	None	5½%	5%

	CAMBRIDGE (Continued)							CANTON		CHARLTON		
ASSETS	Cambridge Portuguese	Cambridge Utilities Employees	C T C	Darex	Elm	Harvard University	Woven Hose Employees	555	Plymouth Rubber	Charlton		
Cash in Banks	62,918.10	16,819.72	14,765.06	5,468.78	15,369.50	94,455.07	28,199.27	34,355.47	10,043.61	30,570.58		
Cash on Hand	225.00	7,197.00				3,100.00	5.00	15.00		3,000.00		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	25,000.00	1,000.00		15,000.00		350,843.75		9,841.60				
Central Credit Union Fund, Inc.	426.88	215.90	167.01	996.06		5,325.74						
Personal Loans	206,736.37	280,276.56	128,801.61	1,001,864.87	46,525.00	3,790,154.02	64,935.03	254,270.30	91,716.84	162,737.70		
FHA Title I			17,619.45									
Real Estate Loans	1,492,659.30		13,325.79		7,183.95	1,561,180.24				46,720.04		
Home Improvement Loans	4,164.14									8,845.93		
Mobile Home Loans												
Real Estate by Foreclosure	6,368.50											
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		5,000.00	23,309.60			290,319.63						
Bank Stocks	60,556.92	15,286.38	4,799.03	29,322.51		75,810.00	4,907.25					
Insurance Stocks						19,957.50						
Certificates of Deposit	200,000.00					600,000.00						
Shares in Co-operative Banks	169,485.35			16,000.00		27,840.49		5,000.00	85,000.00	31,524.84		
Shares in Federal Savings & Loan Assoc.	19,617.79		8,510.00				10,000.00					
Deposits in Savings Banks	130,512.92	37,460.75	6,498.44	36,077.32	33,688.64	161,924.12	29,935.25		22,662.93	272.44		
Assessment by Mass. Credit Union Share Ins.	20,700.28	1.00	2,096.84	8,860.63	1.00	12,779.43	1,324.80	904.64	1,853.91	2,518.28		
Furniture & Fixtures	5,731.56					4,856.93	136.96			164.14		
Bank Building												
Leasehold Improvements	2,812.30											
Other	2,489.00			35.00	161.67	1,338.78	220.00					
TOTAL	2,410,404.41	363,257.31	219,892.83	1,113,625.17	102,929.76	6,999,885.70	139,663.56	304,387.01	211,277.29	286,353.95		
LIABILITIES												
Shares	2,218,873.65	320,630.84	193,335.20	946,547.99	83,943.08	6,313,501.83	114,825.48	267,478.07	181,860.74	268,126.86		
Deposits												
All Club Accounts						13,937.73		2,391.00		2,397.00		
Guaranty Fund	112,951.29	28,319.42	13,109.00	86,000.00	11,852.38	194,551.49	14,585.90	5,532.00	15,747.50	9,240.00		
Reserve Fund	6,351.08		1,751.35	16,066.08	484.21	12,414.91	67.75	7,505.83	13,191.31	2,700.00		
Undivided Earnings	4,912.17	3,786.81	2,121.34	250.00	534.18	37,024.60	7,942.46	9,902.31	114.75	2,250.19		
Interim Income	52,184.02	8,660.08	5,671.32	59,788.81	5,943.63	113,240.49		11,577.80				
Unearned Interest			3,398.70			230,289.00						
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes	8,132.46		108.00		25.21	8,099.56				639.90		
Loan Protection Insurance	4,382.09	272.00		4,698.73	142.27		1,360.44		32.99			
Payroll Deductions												
Other	2,617.65	1,588.16	397.92	273.56	4.80	76,826.09	881.53		330.00	1,000.00		
TOTAL	2,410,404.41	363,257.31	219,892.83	1,113,625.17	102,929.76	6,999,885.70	139,663.56	304,387.01	211,277.29	286,353.95		
Number of Members	1,905	701	248	1,535	143	6,652	341	509	543	707		
Number of Borrowers	486	403	177	1,168	69	2,715	207	291	297	159		
Number of Depositors												
	5½%	5%	5¼%	6%	5%	5½%	4%	5 5/8%	5%	5¼%		

	CHELSEA											
ASSETS	American Independent	Atlantic	Benjamin Franklin	Carmel	Chelsea	Congress	Continental	Gulf Boston	Independent	Judaean	Ponedeler	Walnut
Cash in Banks	4,881.40	7,635.40	11,302.88	74,842.74	169,153.00	7,044.86	25,221.63	7,267.90	6,111.14	6,765.37	12,398.31	770.08
Cash on Hand			100.00	10,120.00	5,000.00		40.00			10.00	100.00	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed				157,455.00	308,374.00				9,847.60	2,000.00	10,000.00	
Central Credit Union Fund, Inc.								75.85				
Personal Loans	98,320.47	129,638.69	481,616.38	1,732,197.77	3,111,484.00	13,878.00	154,673.49	2,386.57	96,635.50	31,067.70	449,335.64	41,105.00
FHA Title I												
Real Es tate Loans				1,109,814.22	320,343.00							
Home Improvement Loans				32,230.53								
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds				14,043.75	29,981.00							
Bank Stocks			7,214.21									
Insurance Stocks												
Certificates of Deposit				1,550,000.00								
Shares in Co-operative Banks				5,000.00	55,000.00					9,000.00		
Shares in Federal Savings & Loan Assoc.								2,000.00				
Deposits in Savings Banks	6,918.73	5,515.56	40,049.83	71,500.00		6,014.28	21,914.47	507.85	10,160.35	31,777.39	1,000.00	
Assessment by Mass. Credit Union Share Ins.	1,257.58		3,391.90	42,227.78	7,000.00				941.99		1,013.75	
Furniture & Fixtures		710.16		2,869.17	15,486.00		815.06		500.00	136.19	1,451.83	58.22
Bank Building				88,800.95								
Leasehold Improvements		1,342.10			9,153.00		1,094.04				1,491.66	
Other	296.00	1,465.91		4,299.35	691.00						1,283.60	
TOTAL	111,674.18	146,307.82	543,675.20	4,895,401.26	4,031,665.00	26,937.14	203,758.69	12,238.17	124,196.58	80,756.65	478,074.79	41,933.30
LIABILITIES												
Shares	106,615.70	118,141.27	384,015.28	4,025,472.92	3,401,786.00	19,958.22	159,482.82	2,013.49	98,660.61	66,382.98	428,194.54	31,321.33
Deposits												
All Club Accounts		258.00		16,902.00	77,058.00		1,078.00				3,430.00	
Guaranty Fund	952.44	16,056.99	22,052.50	343,000.00	168,540.00	5,196.43	30,512.76	8,457.66	21,200.00	12,115.50	25,123.94	5,883.87
Reserve Fund	1,000.00	541.13	47,532.85	145,832.03	110,000.00	334.00	5,921.51	1,836.52	1,496.97		2,476.61	2,233.24
Undivided Earnings	398.41	567.31	69,389.59	197,444.52	129,080.00	724.00	98.06	286.39			2,000.00	606.34
Interim Income	2,554.88	8,458.79	18,667.97	139,602.53	132,936.00	724.49	4,416.82	−390.49	2,437.48	2,230.03	16,531.82	1,418.29
Unearned Interest												
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes				24,503.87	10,407.00							
Loan Protection Insurance	100.25						220.52					461.47
Payroll Deductions												
Other	52.50	2,284.33	2,017.01	2,643.39	1,858.00		2,028.20	34.60	401.52	28.14	317.88	8.76
TOTAL	111,674.18	146,307.82	543,675.20	4,895,401.26	4,031,665.00	26,937.14	203,758.69	12,238.17	124,196.58	80,756.65	478,074.79	41,933.30
Number of Members	285	373	1,302	5,425	4,997	77	441	67	448	185	939	240
Number of Borrowers	183	220	665	4,103	2,652	38	291	12	199	70	480	119
Number of Depositors												
	5%	5%	5½%	5%	5½%	4%	2¼%	4 3/4%	4%	4%	5¼%	5%

	CHELSEA (Continued)	CHICOPEE										CLINTON
ASSETS	Winnisimmet	Aldenville	Chicopee Teachers	Dairy	F.W. Sickles Employees	Polish National	Spalding Employees	Springfield Rendering	Texco	Westover	Williamansett	Colonial Press
Cash in Banks	17,545.47	174,839.98		6,759.25	55,399.50	739,958.62	31,730.21	1,591.01	1,778.21	212,311.10	32,105.86	79,244.04
Cash on Hand	5.00	45,040.00	284.59		100.00	40,000.00	7,500.00		165.00	25.00	6,000.00	
Money Order Checks											14.83	
U.S. Govt. Obligations Direct & Fully Guaranteed		100,000.00			145,616.32	294,039.76	183,719.30			388,258.56	6,000.00	
Central Credit Union Fund, Inc.		511.25		1,589.37	161.71	10,806.89	4,001.00	123.62	684.97	25,904.57	2,347.73	
Personal Loans	218,705.22	1,726,930.82	21,396.49	13,041.66	216,868.97	441,988.85	308,574.60	9,811.72	32,565.37	2,890,317.15	446,398.18	752,656.29
FHA Title I							26,370.18					
Real Estate Loans	81,853.38	1,235,897.80			330,511.78	5,476,426.81	154,477.83			1,266,746.50	148,666.24	284,812.47
Home Improvement Loans		229,527.25				10,056.00				81,453.05		61,448.47
Mobile Home Loans												
Real Estate by Foreclosure		1.00										
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds				3,851.00		226,769.53	81,211.23					
Bank Stocks						24,828.00					24,956.28	26,638.88
Insurance Stocks												
Certificates of Deposit						300,000.00			2,000.00	45,000.00		
Shares in Co-operative Banks				12,000.00						50,000.00		
Shares in Federal Savings & Loan Assoc.	40,000.00	15,000.00		1.00	11,000.00	4,000.00			14,970.84	30,000.00		60,000.00
Deposits in Savings Banks	40,000.00	140,000.00	1,987.39			65,998.78		6,317.91	32,021.43	150,000.00	59,099.02	
Assessment by Mass. Credit Union Share Ins.		24,410.56				70,635.93	7,103.92	149.74	478.75	39,812.91	6,606.17	10,609.81
Furniture & Fixtures		39,707.82			16,471.53	36,930.76	10,001.12			78,953.74	2,122.84	1,327.59
Bank Building		109,998.03				141,544.79				7,335.24		
Leasehold Improvements												
Other		4,814.83		30.00	294.96	6,394.99	1,401.00		183.66	95,067.02	223.00	283.06
TOTAL	398,109.07	3,846,679.34	23,668.47	37,272.28	776,424.77	7,890,379.71	816,090.39	17,994.00	84,848.23	5,361,184.84	734,540.15	1,277,020.61
LIABILITIES												
Shares	314,905.63	3,420,187.28	17,607.32	24,886.84	669,833.64	7,132,473.36	723,158.41	15,283.11	68,586.74	4,255,937.69	686,196,33	1,108,786.92
Deposits												
All Club Accounts		77,662.00				82,410.50					4,793.00	
Guaranty Fund	53,752.42	128,410.67	2,841.02	8,901.12	63,443.72	395,802.59	53,855.90	1,492.24	5,417.32	199,914.50	35,623.86	60,751.53
Reserve Fund		8,950.42	1,118.89	770.10	1,084.00		2,744.42	127.82	1,935.67	115,451.77	5,515.83	16,613.01
Undivided Earnings	3,406.65	16,018.92	1,505.55	1,847.44	29,526.40	45,810.58	6,205.17	936.25	4,874.28	7,690.84	1,607.47	37,935.66
Interim Income	20,822.20	109,789,13	589.97	311.95		197,913.72	23,066.11	154.58	3,553.77	152,272.83		42,967.69
Unearned Interest												
Notes Payable										400,000.00		
Suspense												
Due Mortgagors										32,437.20		
Borrowers Accumulation for Taxes	5,015.77	3,528.93			5,770.28	29,605.51	893.45			8,528.99	498.56	4,933.02
Loan Protection Insurance		72,200.00		552.43			1,480.72					
Payroll Deductions										188,055.51		
Other	206.40	9,931.99	5.72	2.40	6,766.73	6,363.45	4,686.21		480.45	895.51	305.10	5,032.78
TOTAL	398,109.07	3,846,679.34	23,668.47	37,272.28	776,424.77	7,890,379.71	816,090.39	17,994.00	84,848.23	5,361,184.84	734,540.15	1,277,020.61
Number of Members	717	4,073	288	51	1,196	4,710	1,345	62	127	7,412	1,111	1,352
Number of Borrowers	248	2,026	49	29	346	1,114	659	46	59	4,576	534	674
Number of Depositors												
	5%	5¼%	5%	4½%	4%	5%	4½%	7%	5 3/4%	5½%	5%	5½%

	CONCORD	DANVERS	DEDHAM			DOUGLAS	EVERETT					
ASSETS	G. R.	Essex Agricultural	Hersey Employees	Rust Craft	Westinghouse Employees	Hayward Schuster Employees	Carmote Employees	Chesterton	Everett	Everett Police		
Cash in Banks	73,747.07	1,280.06	922.48	58,170.42	2,489.56	3,406.88	4,796.85	13,600.09	45,431.64	8,880.43		
Cash on Hand	6,000.00			10,000.00		3,000.00			1,300.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		1,000.00	1,000.00			33,442.58		15,032.08	99,990.98			
Central Credit Union Fund, Inc.						1,000.00			5,239.79			
Personal Loans	529,405.17	21,385.26	106,729.14	421,820.03	25,840.50	182,370.47	3,506.00	82,119.95	940,573.30	38,328.29		
FHA Title I												
Real Estate Loans	734,833.10					65,241.52			1,164,463.31			
Home Improvement Loans									95,150,00			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	111,942.85					29,800.00						
Bank Stocks	115,179.68		4,723.41	45,169.43		53,629.39						
Insurance Stocks												
Certificates of Deposit	115,242.23		25,000.00	5,000.00		100,000.00						
Shares in Co-operative Banks		34,005.50	8,000.00	82,790.60		30,000.00				3,000.00		
Shares in Federal Savings & Loan Assoc.			10,000.00			13,000.00						
Deposits in Savings Banks	90,000.00	6,492.53	43,493.58	13,253.05	7,932.64	244,000.00	19,002.32			1,500.00		
Assessment by Mass. Credit Union Share Ins.			1,723.83	5,352.49		2,487.72		1,021.40	19,603.08			
Furniture & Fixtures									4,748.62			
Bank Building				11,705.03					35,312.94			
Leasehold Improvements												
Other	356.50		428.46	638.00		5,684.91			1,006.98			
TOTAL	1,776,706.60	64,163.35	202,020.90	653,899.05	36,262.70	767,063.47	27,305.17	111,773.52	2,412,870.84	51,708.72		
LIABILITIES												
Shares	1,573,158.45	45,486.46	179,840.64	553,900.98	29,468.55	599,237.95	18,007.58	103,869.24	2,107,270.79	31,630.61		
Deposits		7,540.68										
All Club Accounts						22,071.50						
Guaranty Fund	86,572.59	8,294.21	12,318.38	66,795.92	4,148.50	55,742.00	4,582.07	1,812.55	82,110.07	7,650.35		
Reserve Fund	565.83	469.49		3,358.85	869.41	20,000.00	55.46	3,000.00	52,739.02	9,045.00		
Undivided Earnings	59,360.32		3,667.23	15,000.00	655.11	50,677.21	3,986.34	1,496.20	52,737.08	2,298.45		
Interim Income	51,149.88	2,372.51	5,231.76	12,757.93	941.19	18,476.89	673.72	500.37		1,084.31		
Unearned Interest												
Notes Payable									100,000.00			
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes	5,798.99								14,054.11			
Loan Protection Insurance			762.19		179.94	666.23		1,095.16	3,583.22			
Payroll Deductions												
Other	100.54		200.70	2,085.37		191.69			376.55			
TOTAL	1,776,706.60	64,163.35	202,020.90	653,899.05	36,262.70	767,063.47	27,305.17	111,773.52	2,412,870.84	51,708.72		
Number of Members	939	370	338	630	263	745	59	128	1,558	191		
Number of Borrowers	551	40	182	396	117	255	21	70	790	82		
Number of Depositors		76										
	5½%	5%	5½%	5¼%	4%	5%	5¼%	6%	5½%	5½%		

	EVERETT (Continued)				FALL RIVER					FITCHBURG		
ASSETS	Garden Street	Merchemco	Octane	Wapico	Corky Row	Fall River Municipal Employees	Fall River Postal Employees	Kavodian	St. Anne's	Cleghorn	Crobank	
Cash in Banks	1,687.97	45,265.44	1,494.94	3,752.69	16,244.54	339,622.24	11,712.14	8,086.14	483,318.51	46,918.90	63,146.57	
Cash on Hand		250.00	10.00		25.00	78,200.00			75,010.00	75,750.00		
Money Order Checks									365.31			
U.S. Govt. Obligations Direct & Fully Guaranteed						262,213.75			940,486.03	449,390.63		
Central Credit Union Fund, Inc.						50,239.79				102,068.59		
Personal Loans	57,543.44	232,511.50	53,051.38	4,541.77	163,062.78	4,096,941.89	203,233.45	74,639.80	4,461,411.42	2,369,796.71	294,072.55	
FHA Title I										63,854.82		
Real Estate Loans		359,433.29			127,579.49	5,624,790.32	108,462.80		3,983,134.10	2,604,138.10		
Home Improvement Loans		6,030.00			23,869.26	375,243.42			309,687.04	22,792.00		
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds									781,059.24	1,393,261.42		
Bank Stocks			5,076.04			82,787.99		9,816.01	229,479.52	834,478.54		
Insurance Stocks										74,400.00		
Certificates of Deposit						300,000.00			250,000.00			
Shares in Co-operative Banks	238.75	86,000.00			430.12	120,626.00			50,000.00	12,270.15	109,435.73	
Shares in Federal Savings & Loan Assoc.					2,088.62	55,000.00	15,000.00	4,386.36	10,000.00		11,738.80	
Deposits in Savings Banks	3,263.13			6,327.78		75,500.95	10,000.00	8,727.24	20,000.00	11,215.78	37,017.48	
Assessment by Mass. Credit Union Share Ins.						105,799.82	2,995.93	880.01	99,922.69	66,563.47	3,817.39	
Furniture & Fixtures	113.80	1,428.25			1,126.04	11,512.89	370.91	100.00	68,346.56	37,207.00		
Bank Building						162,634.64			219,447.61	248,243.19		
Leasehold Improvements					366.82							
Other	54.64	310.38			381.60	289,894.24		605.30	41,033.19	9,204.32	450.00	
TOTAL	62,901.73	731,228.86	59,632.36	14,622.24	335,174.27	12,031,007.94	351,775.23	107,240.86	12,022,701.22	8,421,553.62	519,678.52	
LIABILITIES												
Shares	45,622.40	648,072.13	21,166.68	2,544.99	267,431.02	10,539,585.62	301,193.94	82,775.07	10,130,105.71	7,652,854.73	437,158.73	
Deposits												
All Club Accounts					13,818.45				147,388.00	49,409.41		
Guaranty Fund	9,029.57	66,815.86	25,776.03	5,833.76	14,377.11	520,494.51	27,674.99	8,100.45	487,984.86	333,300.00	43,628.35	
Reserve Fund	1,606.37	6,898.60	9,271.47	6,275.13	17,354.39	104,535.90	2,000.00	6,822.15	350,000.00	140,000.00	9,700.00	
Undivided Earnings	4,232.34	997.41	178.86		4,703.92	182,595.90	8,117.04	4,000.15	141,445.96	28,936.09	3,785.77	
Interim Income	2,270.64		3,239.32	−31.64	8,418.93	308,078.76	10,669.34	5,251.54	356,956.83		12,993.40	
Unearned Interest							1,202.49		379,199.34			
Notes Payable										100,000.00		
Suspense												
Due Mortgagors						27,500.00			6,797.41	34,140.42		
Borrowers Accumulation for Taxes		8,359.66			3,055.07	345,457.20	755.21		19,928.48	80,255.68		
Loan Protection Insurance	112.34				5,241.71						740.00	
Payroll Deductions												
Other	28.07	85.20			773.67	2,760.05	162.22	291.50	2,894.63	2,657.29	11,672.27	
TOTAL	62,901.73	731,228.86	59,632.36	14,622.24	335,174.27	12,031,007.94	351,775.23	107,240.86	12,022,701.22	8,421,553.62	519,678.52	
Number of Members	165	555	166	49	742	12,158	584	203	15,266	6,456	1,078	
Number of Borrowers	81	317	91	25	276	4,042	291	73	3,589	3,587	543	
Number of Depositors												
	4½%	5%	None	None	4%	4½%	5¼%	5½%	4½%	6%	6%	

	FITCHBURG (Continued)											
ASSETS	F.I.A.	Filestra	Fitchburg I.C.	Fitchburg Postal Employees	Fitchco	Senco	Simonds Employees	Workers'				
Cash in Banks	−6,386.99	3,294.06	279,403.22	3,067.56	10,508.34	2,026.53	16,648.64	88,516.83				
Cash on Hand	500.00		55,000.00					16,819.92				
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			50,043.20	9,648.80			279,454.28	118,590.13				
Central Credit Union Fund, Inc.	53.93		5,128.15	65.27	7,663.60	1,481.42	5,239.79	8,000.00				
Personal Loans	423,302.65	1,416.00	4,326,794.82	88,942.83	364,070.79	34,144.96	345,895.41	2,967,455.96				
FHA Title I			1,231,230.10									
Real Es tate Loans			6,469,917.18					8,630,248.43				
Home Improvement Loans	56,972.95							139,564.92				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			6,002.50				77,189.11	134,631.67				
Bank Stocks			441,194.37				25,892.50	428,801.66				
Insurance Stocks							14,875.00					
Certificates of Deposit			500,000.00					100,000.00				
Shares in Co-operative Banks	205.25		51.05	12,788.90	43,351.50	5,339.80	79,585.68	20,000.00				
Shares in Federal Savings & Loan Assoc.			2,109.52		10,400.00			200,000.00				
Deposits in Savings Banks	26,363.48	1,883.48	471,178.78	4,318.89	26,369.76	3,747.01	161,125.11	422,773.99				
Assessment by Mass. Credit Union Share Ins.	3,868.13		112,282.43	907.72	5,065.67	377.08		113,620.75				
Furniture & Fixtures	2,852.51		20,000.00		491.39			90,468.26				
Bank Building			125,774.31					327,763.33				
Leasehold Improvements					8,509.81							
Other	2,705.34		8,461.72				9,712.80	4,973.19				
TOTAL	510,437.25	6,593.54	14,104,571.35	119,739.97	476,430.86	47,116.80	1,015,618.32	13,812,229.04				
LIABILITIES												
Shares	405,162.44	4,237.17	12,677,123.87	100,259.37	383,864.82	31,623.67	858,100.48	11,753,674.33				
Deposits			3,708.42									
All Club Accounts	1,593.00											
Guaranty Fund	20,351.09	1,280.15	933,836.81	10,175.13	51,816.32	6,494.00	54,910.83	1,165,403.84				
Reserve Fund	2,373.16	847.21		1,283.93	15,973.71	1,454.21	38,000.00					
Undivided Earnings		229.01	373,715.21	7,789.52	2,365.20	3,869.38	30,441.73	478,760.30				
Interim Income	10,450.68				12,362.73	2,032.09	31,715.15	206,525.75				
Unearned Interest												
Notes Payable	38,000.00				10,000.00							
Suspense												
Due Mortgagors			37,994.10					42,829.08				
Borrowers Accumulation for Taxes			48,130.23					163,370.54				
Loan Protection Insurance	1,434.99		4,905.11			1,643.45	2,450.13					
Payroll Deductions			299.46									
Other	31,071.89		24,858.14	232.02	48.08			1,665.20				
TOTAL	510,437.25	6,593.54	14,104,571.35	119,739.97	476,430.86	47,116.80	1,015,618.32	13,812,229.04				
Number of Members	1,970	31	9,857	169	574	84	867	7,213				
Number of Borrowers	505	16	4,195	102	343	51	499	4,243				
Number of Depositors			1									
	5¼%	None	5 3/4%	6%	3½%	6%	5 3/4%	5½%				

	FRAMINGHAM					FRANKLIN	GARDNER		GLOUCESTER			
ASSETS	D.M.C.	Eastern	Framingham U.A.W.	Independent Hebrew	Suburban	Thomson	Gardner Franco-American	Gardner American	Gloucester	Gloucester Fire Department	Gloucester Municipal	
Cash in Banks	29,725.33	7,196.10	10,559.48	4,192.43	1,875,202.36	14,162.18	308,836.45	26,597.17	651.86	3,697.62	6,587.30	
Cash on Hand	1,500.00				6,000.00		30,025.00	4,500.00				
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	249,111.25	10,000.00					887,716.03	39,338.01				
Central Credit Union Fund, Inc.		2,701.41		84.12			8,031.19					
Personal Loans	169,100.69	58,409.16	242,413.25	21,812.50	5,067,628.42	19,319.65	2,268,986.87	791,929.21	36,225.33	47,419.53	82,843.99	
FHA Title I							263,111.87					
Real Es tate Loans							3,603,503.28	75,678.29				
Home Improvement Loans							33,132.73					
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	162,698.05				302,193.75		140,440.61	51,093.75				
Bank Stocks	40,299.18		6,336.72		3,000.00		242,611.87	4,750.00				
Insurance Stocks												
Certificates of Deposit					1,900,000.00		100,000.00					
Shares in Co-operative Banks	45,000.00	11,000.00	23,176.48	1,083.57		17,600.00					561.20	
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	25,888.26	418.23	26,920.85	8,867.50		30,006.47	2,191.99	20,215.58	2,668.08	2,411.68	103,962.42	
Assessment by Mass. Credit Union Share Ins.			3,937.46		68,710.05	805.86	69,988.05	8,271.41			1,756.60	
Furniture & Fixtures			4,405.75	69.26	60,708.91		26,808.92	10,180.13				
Bank Building							138,302.95	12,000.00				
Leasehold Improvements					21,030.66							
Other			3,041.00		2,215.00	140.00		5,625.38			1,038.99	
TOTAL	723,322.76	89,724.90	320,790.99	36,109.38	9,306,689.15	82,034.16	8,123,687.81	1,050,178.93	39,545.27	53,528.83	196,750.50	
LIABILITIES												
Shares	585,814.20	59,864.35	255,688.17	28,220.10	8,748,108.12	74,439.50	7,166,989.28	892,371.22	20,366.05	44,240.17	175,607.81	
Deposits												
All Club Accounts							11,576.50	24,911.00				
Guaranty Fund	74,466.70	12,064.06	31,292.43	3,892.87	82,387.24	5,294.67	423,164.85	18,016.13	7,743.89	3,325.01	10,576.65	
Reserve Fund	497.98	3,251.45	10,263.66	74.75		541.39	64,150.26	4,162.34	2,689.18		55.64	
Undivided Earnings	38,852.70	9,557.33	13,752.27	2,126.93	93,606.03	1,305.59	112,143.19	41,849.44	6,748.19	1,818.42	1,919.74	
Interim Income		2,267.32	6,190.42	1,794.73	380,784.41	453.01	242,371.44	37,332.94	1,111.42	4,145.23	8,420.31	
Unearned Interest												
Noted Payable		2,600.00						30,000.00				
Suspense												
Due Mortgagors							10,992.01					
Borrowers Accumulation for Taxes							83,829.06	539.50				
Loan Protection Insurance			2,632.76				6,147.42		873.34			
Payroll Deductions			240.00				96.84		13.20			
Other	23,691.18	120.39	731.28		1,803.35		2,226.96	996.36			170.35	
TOTAL	723,322.76	89,724.90	320,790.99	36,109.38	9,306,689.15	82,034.16	8,123,687.81	1,050,178.93	39,545.27	53,528.83	196,750.50	
Number of Members	1,400	272	1,483	139	6,702	68	7,822	1,348	110	90	405	
Number of Borrowers	550	86	464	46	3,239	31	3,234	710	58	73	153	
Number of Depositors												
	5½%	5%	4½%	4½%	6%	4½%	5½%	5 5/8%	4½%	6%	5%	

	GRAFTON	GRANBY	GREENFIELD		GROTON		HAVERHILL					
ASSETS	Grafton Suburban	Granby	F.T. & D	Treasure	Hovoco	Nashoba	Haverhill	Haverhill Fire Department	Haverhill Italian-American	Haverhill Municipal Employees	Haverhill Police Department	
Cash in Banks	23,141.71	3,712.27	15,245.49	12,365.92	36,345.58	62,539.35	1,561.01	15,335.75	86,511.85	5,862.29	167.61	
Cash on Hand	5,025.00	600.00	1,000.00		4,871.90			600.00	20,500.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		40,000.00	77,093.80	39,070.96		98,473.20			10,000.00			
Central Credit Union Fund, Inc.		52.26	14,034.14					792.64	600.98			
Personal Loans	1,018,080.04	164,385.03	131,986.88	133,878.97	21,345.57	324,045.79	27,579.82	193,164.71	525,864.15	46,339.60	39,096.00	
FHA Title I												
Real Es tate Loans								81,864.97	1,261,083.29			
Home Improvement Loans		8,860.00						38,482.26				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds						13,714.19			103,406.25			
Bank Stocks		8,000.00				35,820.08			18,703.72			
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks	10,000.00		33,633.14	5,000.00	17,000.00	30,000.00		16,000.00				
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	191,719.49	9,152.14	47,063.60	48,645.47		25,653.92	4,248.25	578.88	5,000.00		241.49	
Assessment by Mass. Credit Union Share Ins.	9,673.04	1,924.81	2,817.71			5,319.37			18,885.00	483.99		
Furniture & Fixtures	3,856.59	500.00				2,950.09	28.00	401.95	5,174.60			
Bank Building									9,901.99			
Leasehold Improvements												
Other		267.36		86.35				630.00	839.00	783.85		
TOTAL	1,261,495.87	237,453.87	322,874.76	239,047.67	79,563.05	598,515.99	33,417.08	347,851.16	2,066,470.83	53,469.73	39,505.10	
LIABILITIES												
Shares	1,112,075.06	214,226.63	266,131.10	199,645.14	67,753.30	532,615.72	26,030.96	301,068.70	1,830,751.50	48,356.80	32,027.72	
Deposits												
All Club Accounts	18,585.00			11,761.00					32,970.00			
Guaranty Fund	54,400.00	4,534.51	33,325.07	12,604.24	8,081.65	20,591.90	4,750.30	22,139.17	121,600.00	459.57	5,593.78	
Reserve Fund		307.60	16,078.48	805.04	546.71	10,000.00		1,000.00	5,500.00			
Undivided Earnings	23,108.01	7,606.09		9,690.77	1,396.09	7,444.81	302.02	10,648.41	10,639.01	1,811.58	1,297.36	
Interim Income	53,064.02	8,996.84	5,898.15		1,785.25	25,973.33	2,323.59	12,749.83	53,649.58	2,289.12	586.24	
Unearned Interest												
Notes Payable				4,531.88								
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes		1,643.46						177.85	7,985.74			
Loan Protection Insurance			1,441.96			1,635.15			3,308.55	380.51		
Payroll Deductions												
Other	263.78	138.74		9.60	.05	255.08	10.21	67.20	66.45	172.15		
TOTAL	1,261,495.87	237,453.87	322,874.76	239,047.67	79,563.05	598,515.99	33,417.08	347,851.16	2,066,470.83	53,469.73	39,505.10	
Number of Members	1,821	426	616	152	270	971	76	573	1,608	237	122	
Number of Borrowers	1,018	172	284	102	76	400	46	244	834	80	54	
Number of Depositors												
	5 3/4%	5 3/4%	4%	5%	6%	5%	None	5½%	5%	5%	5%	

	HAVERHILL (Continued)			HOLYOKE							HOPEDALE	
ASSETS	Haverhill Postal Employees	Haverhill Teachers	MEEC Employees	Holyoke	Holyoke Municipal Employees	Holyoke Postal	Holyoke Teachers	Main Street	Nablanko	Scottie	Melco	
Cash in Banks	4,028.74	35,745.40	3,484.91	77,702.76	32,132.27	953.92	402.35	10,013.59	19,649.26	15,160.73	25,958.97	
Cash on Hand				2,000.00	25.00						500.00	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed					9,552.76							
Central Credit Union Fund, Inc.				15,000.00	2,089.36	5,000.00	532.17			59.40		
Personal Loans	70,749.66	275,185.09	29,038.00	178,525.57	506,624.49	79,128.82	13,959.91	48,002.26	314,633.81	225,342.10	225,522.30	
FHA Title I												
Real Estate Loans		108,400.94		654,375.04								
Home Improvement Loans				14,465.00	39,491.84	7,345.50					101,595.32	
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds				184,034.41	51,194.74					11,852.88		
Bank Stocks		53,712.50		9,787.56	13,562.50					17,243.16		
Insurance Stocks					27,506.25					12,006.13		
Certificates of Deposit												
Shares in Co-operative Banks		38,991.10	10,535.17	14,000.00	11,000.00		2,000.00				21,527.27	
Shares in Federal Savings & Loan Assoc.											30,000.00	
Deposits in Savings Banks	527.28	121,613.09	16,984.10	20,000.00	119,000.00	10,000.00	174.60	3,768.48	9,424.54	15,073.27	7,662.62	
Assessment by Mass. Credit Union Share Ins.		5,852.59		10,192.92	4,141.42	1.00	273.34	596.46	1,993.77	1,785.42		
Furniture & Fixtures	14.00	200.00		5,077.55	303.46	69.90				650.00	270.04	
Bank Building												
Leasehold Improvements												
Other		1,183.00		381.67						264.00	55.00	
TOTAL	75,319.68	640,883.71	60,042.18	1,185,542.48	816,624.09	102,499.14	17,342.37	62,380.79	345,701.38	299,437.09	413,091.52	
LIABILITIES												
Shares	54,885.80	516,485.20	51,462.85	997,465.25	676,346.41	82,022.05	13,027.04	56,185.07	302,339.68	252,080.20	352,811.03	
Deposits												
All Club Accounts		40,490.73				1,135.00		23.00				
Guaranty Fund	10,522.50	33,327.37	2,931.48	128,290.00	33,067.00	5,543.54	3,533.92	1,724.74	15,452.91	11,164.18	19,771.75	
Borrowers												
Reserve Fund	7,280.00	3,689.66	2,868.31	8,082.35	30,000.00	650.00	246.78	1,656.91	15,811.34	19,475.59	10,954.01	
Undivided Earnings	775.13	14,219.17	495.07	21,755.51	17,882.55	3,711.00	464.41		6,794.29	8,739.53	14,824.90	
Interim Income	1,825.97	32,433.02	2,239.25	27,193.25	53,565.50	1,652.25		2,247.59		7,047.89	14,705.83	
Unearned Interest						4,285.30						
Notes Payable						3,500.00				127.48		
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes		46.65		2,426.35								
Loan Protection Insurance				12.00	5,716.16			536.09	2,150.51	711.59		
Payroll Deductions												
Other	30.28	191.91	45.22	317.77	46.47		70.22	7.39	3,152.65	90.63	24.00	
TOTAL	75,319.68	640,883.71	60,042.18	1,185,542.48	816,624.09	102,499.14	17,342.37	62,380.79	345,701.38	299,437.09	413,091.52	
Number of Members	232	520	104	706	745	234	176	437	861	823	371	
Number of Borrowers	111	259	54	340	491	109	30	205	423	465	257	
Number of Depositors												
	5½%	6%	None	5¼%	6½%	5½%	4%	5%	5½%	5½%	5½%	

	HUDSON	LAWRENCE							LEOMINSTER			LOWELL
ASSETS	LaPointe Employees	Elgascо	Lawrence	Lawrence Firefighters Municipal	Lawrence Modern	Lawrence Postal Employees	Lawrence Teachers	Marconi	Doyle Works	Leominster	Pyralart Employees	Highland
Cash in Banks	8,842.15	15,082.89	95,247.23	18,062.30	4,530.73	2,992.12	19,485.42	13,268.27	14,000.04	110,039.93	33,606.92	4,024.52
Cash on Hand	1,500.00		7,000.00	50.00				500.00	2,983.50	13,000.00	1,600.00	
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			139,550.05				7,000.00	3,000.00		297,487.50	632,375.00	30,300.00
Central Credit Union Fund, Inc.			1,024.52	1,360.05			573.89					
Personal Loans	203,863.54	252,649.33	598,545.74	407,664.51	64,527.03	96,468.00	155,287.21	302,540.83	22,884.73	2,910,725.34	1,299,256.83	74,557.50
FHA Title I										266,451.78		
Real Estate Loans			624,071.18	60,910.43				126,013.24		30,510.37	444,246.16	6,090.56
Home Improvement Loans								22,470.34		25,235.68	5,000.00	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds				35,000.00			21,645.00				259,271.25	
Bank Stocks			5,100.00				1,261.80	17,376.76	972.53		26,922.23	
Insurance Stocks												
Certificates of Deposit		31,775.53									200,000.00	
Shares in Co-operative Banks		27,000.00	20,473.04			2,000.00	10,000.00		63,303.14			7,500.00
Shares in Federal Savings & Loan Assoc.									1,186.31			235.20
Deposits in Savings Banks	149,551.51	3,212.33	69,786.35	59,175.08	20,618.53		14,672.94	54,115.91	8,062.80	59,273.73		20,311.79
Assessment by Mass. Credit Union Share Ins.	2,922.78		12,072.55	4,457.55			1,832.52	4,770.45		29,366.61	24,888.09	
Furniture & Fixtures			4,344.00	1,820.70	67.00		50.00	5,948.51	59.74	8,562.95	21,620.39	
Bank Building										18,000.00		
Leasehold Improvements					15.00			14,081.47				
Other	252.98			440.00		168.20	310.00	644.00		2,358.00		20.00
TOTAL	366,932.96	329,720.08	1,577,214.66	588,940.62	89,758.29	101,628.32	232,118.78	564,729.78	113,452.79	3,771,011.79	2,948,786.87	142,736.57
LIABILITIES												
Shares	299,616.19	237,395.59	1,163,768.28	482,183.26	68,318.32	85,527.75	181,086.15	473,956.12	73,359.49	3,373,513.01	2,384,883.39	109,015.61
Deposits			9,986.60									
All Club Accounts			6,895.00	5,448.00				11,217.00	21,493.00	14,490.79	155,274.25	
Guaranty Fund	11,389.94	25,229.34	152,348.00	25,609.09	16,100.58	7,693.22	13,131.27	37,047.80	11,353.29	96,000.00	190,032.50	22,903.00
Reserve Fund	9,500.00	46,519.12	119,671.63	35,000.00	2,343.73	2,000.00	400.00	5,521.30	1,256.66	102,997.94	1,000.00	3,098.83
Undivided Earnings	40,818.84	7,279.89	18,981.53	3,501.72		1,216.11	1,664.97	5,880.55	4,863.12	183,143.96	118,096.53	4,749.92
Interim Income	3,805.74	13,284.14	93,396.16	36,585.83		5,156.24	10,319.39	28,575.92	945.47		95,241.22	2,643.01
Unearned Interest							5,517.00					
Notes Payable							20,000.00					
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			6,577.50	448.66				1,094.47		218.00	3,502.65	250.00
Loan Protection Insurance	1,596.60		5,316.36			3.00		1,231.02				
Payroll Deductions										59.25		
Other	205.65	12.00	273.60	164.06	2,995.66	32.00		205.60	181.76	588.84	756.33	76.20
TOTAL	366,932.96	329,720.08	1,577,214.66	588,940.62	89,758.29	101,628.32	232,118.78	564,729.78	113,452.79	3,771,011.79	2,948,786.87	142,736.57
Number of Members	350	349	2,451	941	339	212	331	711	214	4,251	2,282	266
Number of Borrowers	272	121	1,103	506	100	134	141	288	83	2,996	1,471	83
Number of Depositors			13									
	6%	6%	5½%	6%	None	5%	4 3/4%	5%	4½%	6%	5%	4 3/4%

	LOWELL (Continued)								LYNN			
ASSETS	Ideal	Jeanne d'Arc	Lowell	Lowell Electric Light Employees	Lowell Firefighters	Lowell Postal Employees	Lowell Sun Employees	Northern Mass. Telephone Workers	Brotherhood	Community		
Cash in Banks	10,346.59	725,857.10	10,565.10	2,470.15	16,175.96	2,255.54	4,205.01	199,773.15	109,747.50	51,944.85		
Cash on Hand		200.00						5,018.00	100.00	200.00		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed				3,000.00	29,058.80			159,087.88	1,505,000.00	339,604.61		
Central Credit Union Fund, Inc.					150.83			25,187.50				
Personal Loans	122,627.08	682,131.48	38,780.20	120,450.77	507,424.24	69,755.74	36,034.00	2,042,992.79	1,911,151.19	681,411.98		
FHA Title I												
Real Estate Loans		6,279,296.24	72,454.98					752,765.05	2,249,226.29	744,453.52		
Home Improvement Loans										70,552.15		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		2,928,628.50			20,197.58				105,908.93			
Bank Stocks		7,341.08							316,364.74	28,281.00		
Insurance Stocks												
Certificates of Deposit		875,000.00								200,000.00		
Shares in Co-operative Banks			14,000.00	10,000.00				3,000.00	12,000.00			
Shares in Federal Savings & Loan Assoc.				23,000.00	17,442.07		22,000.00		20,000.00			
Deposits in Savings Banks	4,786.04		26,000.00	79,931.57	61,053.05	5,500.00			93,000.00	59,003.85		
Assessment by Mass. Credit Union Share Ins.		96,412.86		1,897.44		641.93	502.65	15,435.55	53,836.69	7,015.78		
Furniture & Fixtures	2,349.62		239.64				172.56	1.00	4,000.00	1,253.54		
Bank Building												
Leasehold Improvements									2,500.00	2,348.89		
Other	348.58	1,500.00						7,496.11		2,169.29		
TOTAL	140,457.91	11,596,367.26	162,039.92	240,749.93	651,502.53	78,153.21	62,914.22	3,210,757.03	6,382,835.34	2,188,239.46		
LIABILITIES												
Shares	116,144.21	10,595,211.63	112,965.71	200,218.14	569,629.00	67,087.86	59,221.50	2,684,573.73	5,984,112.93	2,100,517.31		
Deposits												
All Club Accounts												
Guaranty Fund	14,989.10	530,510.12	30,081.03	22,601.00	32,647.00	5,029.00	721.17	301,249.42	302,000.00	53,808.64		
Reserve Fund	2,061.21	124,705.50	6,315.85	6,000.00	4,000.00	1,760.00	900.00	13,350.00	71,000.00	1,416.00		
Undivided Earnings	3,658.16	262,751.23	7,159.14	6,248.22	26,040.90	4,191.01	191.80	100,000.00	500.52	19,017.85		
Interim Income	3,427.79		3,285.96	5,671.37	18,814.83		1,879.75					
Unearned Interest												
Notes Payable								25,000.00				
Suspense												
Due Mortgagors		12,335.00										
Borrowers Accumulation for Taxes		69,438.90	2,197.38					9,072.24	21,176.34	7,755.94		
Loan Protection Insurance						85.34			4,045.55	4,726.55		
Payroll Deductions								174.30				
Other	177.44	1,414.88	34.85	11.20	370.80			77,337.34		997.17		
TOTAL	140,457.91	11,596,367.26	162,039.92	240,749.93	651,502.53	78,153.21	62,914.22	3,210,757.03	6,382,835.34	2,188,239.46		
Number of Members	457	5,940	231	230	792	223	128	4,251	2,791	1,520		
Number of Borrowers	224	1,297	86	124	565	107	68	1,641	1,139	871		
Number of Depositors												
	5%	5½%	5%	5%	5 3/4%	5½%	5%	5½%	3%	6%		

	LYNN (Continued)									MALDEN		
ASSETS	General Electric River Works Employees	Labor Circle	Lynn	Lynn Municipal Employees	Lynn Police	Lynn Postal District Employees	Lynn Teachers	St. Jean Baptists	West Lynn G.E. Employees	Bell Rock		
Cash in Banks	373,511.87	6,229.23	13,608.56	10,653.72	1,639.39	6,573.43	4,544.28	62,562.83	14,971.11	3,620.75		
Cash on Hand		100.00	636.82		150.00			10,000.00				
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		20,241.50			100,000.00					17,449.30		
Central Credit Union Fund, Inc.	2,000.00							6,773.94	10,405.65			
Personal Loans	4,993,827.58	212,476.20	275,850.14	39,860.21	90,924.14	285,892.00	112,870.65	635,674.90	914,642.98	24,568.90		
FHA Title I									93,197.40			
Real Es tate Loans		15,175.25	88,072.97		87,797.14			1,433,614.71				
Home Improvement Loans	386,955.45							173,545.93	93,401.57			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	100,000.00							74,062.50	10,000.00			
Bank Stocks	481,802.36							13,963.61		2,811.69		
Insurance Stocks												
Certificates of Deposit	100,000.00											
Shares in Co-operative Banks	112,000.00	66,522.13		84,000.00	15,000.00	10,000.00		25,428.69		2,000.00		
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	270,000.00	9,020.48	108,691.04			13,806.88	6,667.87	241,004.20	34,322.31	7,164.29		
Assessment by Mass. Credit Union Share Ins.	52,868.35	2,786.27	3,821.47					23,334.84	9,549.02			
Furniture & Fixtures	41,748.65	1,600.00	6,000.00					7,831.56	3,090.00	100.00		
Bank Building								68,714.34				
Leasehold Improvements												
Other		60.00		291.00			298.00		444.31	152.00		
TOTAL	6,914,714,26	334,211.06	496,681.00	134,804.93	295,510.67	316,272.31	124,380.80	2,776,512.05	1,184,024.35	57,866.93		
LIABILITIES												
Shares	5,881,201.05	276,493.95	414,119.32	116,945.63	232,493.01	237,519.27	97,817.84	2,468,031.99	976,526.33	46,053.49		
Deposits								8,654.73				
All Club Accounts								27,303.00				
Guaranty Fund	752,498.90	41,239.07	42,180.90	8,870.62	20,371.54	35,892.89	14,402.35	119,102.62	130,162.00	7,859.18		
Reserve Fund		8.91	2,856.17	6,083.21	14,695.11	11,000.00	2,639.64	34,565.69	7,427.09	1,000.00		
Undivided Earnings	133,590.98	83.13	29,683.12	1,098.07	7,548.06	10,449.52	296.22	81,500.45	25,000.00	639.37		
Interim Income	88,293.12	15,594.71		1,807.40	17,864.14	18,407.28	9,144.52		35,117.26	2,200.51		
Unearned Interest												
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			3,045.98		2,471.29			5,805.84				
Loan Protection Insurance		791.29	4,571.04			2,923.35		10,970.63	688.62	102.38		
Payroll Deductions	48,675.00											
Other	10,455.21		224.47		67.52	80.00	80.23	20,577.10	9,103.05	12.00		
TOTAL	6,914,714.26	334,211.06	496,681.00	134,804.93	295,510.67	316,272.31	124,380.80	2,776,512.05	1,184,024.35	57,866.93		
Number of Members	10,217	883	561	472	388	799	504	2,862	2,652	194		
Number of Borrowers	6,203	319	237	166	166	464	159	814	1,856	71		
Number of Depositors								37				
	5¼%	5¼%	6%	4%	5½%	6%	5%	5¼%	5%	5%		

	MALDEN (Continued)			MANSFIELD	MARBLEHEAD	MARLBORO	MAYNARD	MEDFORD		MEDWAY		
ASSETS	Malden City Employees	New England Electric System Employees	Progressive Workmen's	Mansfield	Marblehead	St. Mary's	Maynard Consumers	Medford Municipal Employees	Mystic	Medway		
Cash in Banks	56,785.60	23,980.47	120,722.32	74,623.83	12,955.31	7,574.64	22,069.60	50,429.57	2,675.27	7,169.37		
Cash on Hand		1,000.00	15,444.32	2,700.00		5,567.43	500.00	10.00				
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	48,888.10	73,150.50	1,795,088.68	69,675.80			35,657.70					
Central Credit Union Fund, Inc.			6,640.10	26,367.15	61.44	950.43	10,050.00	89.44				
Personal Loans	605,830.50	939,294.41	1,051,634.46	899,986.71	66,116.45	70,176.55	256,741.93	373,782.05	22,533.40	38,645.00		
FHA Title I			140,934.49	65,866.08								
Real Estate Loans		715,138.19	5,299,979.32	783,883.10			294,585.98					
Home Improvement Loans		187,748.29		45,479.10						4,972.00		
Mobile Home Loans												
Real Es tate by Foreclosure						23,000.00						
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds		174,584.50	377,035.00				39,807.60	10,000.00				
Bank Stocks		59,772.82					25,515.80					
Insurance Stocks												
Certificates of Deposit				20,000.00								
Shares in Co-operative Banks	27,239.42	41,046.52	8,995.89	90,000.00		5,248.87		47,089.60				
Shares in Federal Savings & Loan Assoc.		12,610.63		15,000.00				2,100.00				
Deposits in Savings Banks	44,288.74	6,000.00	39,108.28	80,107.50	1,779.92	5,843.40	5,380.25	2,063.85	1,166.22	637.84		
Assessment by Mass. Credit Union Share Ins.	3,987.17	19,463.20	5,000.00	5,590.88	1,023.93		6,260.16	3,149.30	240.35			
Furniture & Fixtures	2,045.74	8,168.74	33,829.11	3,600.81	252.72	274.76	5,414.88					
Bank Building			20,000.00									
Leasehold Improvements				721.77								
Other		5,486.89		1,360.76	.45		876.00	342.00	206.62			
TOTAL	789,065.27	2,267,445.16	8,914,411.97	2,184,963.49	82,190.22	118,636.08	702,859.90	489,055.81	26,824.86	51,424.21		
LIABILITIES												
Shares	660,575.56	1,980,205.94	7,932,210.44	1,901,636.56	70,769.56	50,992.65	596,489.83	382,261.56	22,047.00	43,973.97		
Deposits						39,654.33						
All Club Accounts	17,951.66	2,306.64	74,480.00			9,319.00	30,242.00					
Guaranty Fund	46,286.00	113,455.32	601,108.60	78,055.31	6,793.28	12,347.97	52,928.53	60,113.76	947.22	4,728.39		
Reserve Fund	13,000.00	2,751.00		39,720.90	589.19		3,043.21	19,217.43	1,568.48	1,400.00		
Undivided Earnings	22,000.00	62,192.63	168,961.49		2,704.81	4,722.13	1,040.49	12,908.16	300.00	110.30		
Interim Income	18,788.80	67,328.42		73,791.48	1,142.16	1,041.90	17,358.24	12,293.01	1,759.16	1,211.55		
Unearned Interest		35,242.16	50,909.90									
Notes Payable				30,000.00								
Suspense												
Due Mortgagors			20,878.00	2,857.94								
Borrowers Accumulation for Taxes		578.28	61,519.18	2,079.95			1,384.77					
Loan Protection Insurance	8,952.09		1,868.03		182.22	491.85		1,764.08				
Payroll Deductions												
Other	1,511.16	3,384.77	2,476.33	56,821.35	9.00	66.25	372.83	497.81	203.00			
TOTAL	789,065.27	2,267,445.16	8,914,411.97	2,184,963.49	82,190.22	118,636.08	702,859.90	489,055.81	26,824.86	51,424.21		
Number of Members	685	883	5,782	3,286	404	950	1,062	762	65	150		
Number of Borrowers	461	771	1,042	1,172	116	100	428	424	31	53		
Number of Depositors						868						
	6%	5 3/4%	5½%	5¼%	5½%	4%	5%	6%	None	5%		

	MILFORD	MILLBURY		MILTON	NATICK	NEW BEDFORD						
ASSETS	Milford	High Carbon	Millbury	Damon	Gateway	Aerovox Employees	Citizens'	Continental Employees	New Bedford Gas & Edison Light Company			
Cash in Banks	4,027.27	96,388.43	108,847.29	1,457.94	24,323.74	7,401.15	128,801.53	41,745.68	−1,209.00			
Cash on Hand			77,003.75		25.00		11,000.00	426.40	200.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			96,473.50		39,375.80		1,357,000.00		17,000.00			
Central Credit Union Fund, Inc.	83.79	20,000.00	65,765.36				25,000.00		8,381.47			
Personal Loans	2,766.30	341,042.59	5,051,636.31	4,644.50	656,446.55	104,597.67	2,395,758.94	181,810.67	723,929.53			
FHA Title I			556,078.97				115,076.72					
Real Estate Loans			1,283,542.40		225,732.43		180,328.65	422,299.97				
Home Improvement Loans		51,600.00	403,963.20		28,381.73							
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Es tate in Possession							1,700.00					
Insurance and Taxes Paid												
Bonds							1,111,739.15	10,000.00	29,015.00			
Bank Stocks		14,356.96	14,925.86				42,497.00	13,920.29	3,870.71			
Insurance Stocks												
Certificates of Deposit			200,000.00				1,000,000.00					
Shares in Co-operative Banks	4,000.00	50,000.00				37,000.00		6,000.00	14,000.00			
Shares in Federal Savings & Loan Assoc.	2,000.00	20,000.00										
Deposits in Savings Banks	726.00	10,171.51	20,524.50		73,671.31	95,420.13	124,191.87	83,870.34	7,000.00			
Assessment by Mass. Credit Union Share Ins.	1,000.00	5,254.10	68,006.00	39.66	9,821.91		46,556.41		6,744.01			
Furniture & Fixtures		297.92	81,376.90		2,990.25	368.70	44,980.92		1,639.54			
Bank Building			165,826.64									
Leasehold Improvements							6,640.55					
Other	318.59	5,653.78	2,461.02		1,358.59		92,364.03					
TOTAL	14,921.95	614,765.29	8,196,431.70	6,142.10	1,062,127.31	244,787.65	6,683,635.77	760,073.35	810,571.26			
LIABILITIES												
Shares	7,884.37	527,590.88	7,158,134.77	5,348.47	1,002,988.00	206,123.41	6,184,323.07	604,547.08	628,541.80			
Deposits							13,586.21		41,548.23			
All Club Accounts			179,102.00									
Guaranty Fund	6,171.32	34,057.50	249,210.00	112.40	30,012.25	33,286.17	105,350.20	66,704.20	70,538.37			
Reserve Fund	521.16	1,300.00	100,000.00		1,149.51		15,000.00	49,169.39	26,790.94			
Undivided Earnings	12.54	34,021.31	143,781.88	227.61	9,754.06	−361.03	140,826.85	10,220.77	20,522.06			
Interim Income	332.56	17,795.60	90,256.57	430.31	12,688.52	5,651.68	122,466.47	19,878.18	22,394.90			
Unearned Interest			210,051.92									
Notes Payable							100,000.00					
Suspense												
Due Mortgagors			11,664.38									
Borrowers Accumulation for Taxes			−1,071.89		5,248.74		544.07	9,553.73				
Loan Protection Insurance				23.31		87.42						
Payroll Deductions												
Other			55,302.07		286.23		1,538.90		234.96			
TOTAL	14,921.95	614,765.29	8,196,431.70	6,142.10	1,062,127.31	244,787.65	6,683,635.77	760,073.35	810,571.26			
Number of Members	37	450	9,740	49	1,460	512	5,071	520	904			
Number of Borrowers	8	370	6,786	20	728	210	1,603	320	179			
Number of Depositors							10		742			
	None	5½%	5%	None	5½%	4½%	6%	5 5/7%	5 3/4%			

	NEW BEDFORD (Continued)						NEWBURY PORT	NEWTON		NORTH ADAMS		
ASSETS	New Bedford Municipal Employees	New Bedford Postal Employees	Revere Copper and Brass Employees	St. Anne	Southern Mass. Telephone Workers	U-Strayco	Towle Employees	Newton Municipal	Newton Teachers	Sprague Electric		
Cash in Banks	46,986.52	11,460.36	34,577.73	21,480.01	124,144.47	30,592.77	3,496.41	5,415.87	8,264.97	701,144.94		
Cash on Hand	300.00			5,000.00	3,000.00	2.00						
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			48,893.75	10,000.00		12,635.90		1,000.00		39,463.13		
Central Credit Union Fund, Inc.	4,191.80			1,047.91					88.58	10,000.00		
Personal Loans	813,672.32	70,071.00	223,630.35	124,381.44	1,800,404.27	80,851.66	44,402.67	86,647.02	36,137.67	1,901,616.82		
FHA Title I			55,403.40		166,790.25					161,502.31		
Real Es tate Loans	508,009.81			1,051,425.04	399,848.95	44,311.10				21,830.78		
Home Improvement Loans	114,627.93		82,618.74									
Mobile Home Loans												
Real Es tate by Foreclosure				7,445.72								
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	150,315.50		313,087.65	18,863.68						246,690.45		
Bank Stocks	12,800.00			134,438.60						152,537.99		
Insurance Stocks												
Certificates of Deposit	200,000.00				100,000.00							
Shares in Co-operative Banks		15,000.00	44,000.00	31,376.75	137,000.00		25,000.00	1,400.00				
Shares in Federal Savings & Loan Assoc.			2,000.00	42,191.53								
Deposits in Savings Banks	63,602.74		131,129.40	80,268.36	97,609.31	14,029.41	49,214.92	42,925.03	25.36	75,000.00		
Assessment by Mass. Credit Union Share Ins.	9,041.77		8,049.41	1.00		1,459.49				28,398.85		
Furniture & Fixtures			1,704.97	4,191.56	6,839.45		440.70	65.96	775.59	2,281.41		
Bank Building				17,419.35								
Leasehold Improvements												
Other	1,302.11		3,369.24	2,044.16	4,531.60	262.00		286.00				
TOTAL	1,924,850.50	96,531.36	948,464.64	1,551,575.11	2,840,168.30	184,144.33	122,554.70	137,739.88	45,292.17	3,340,466.68		
LIABILITIES												
Shares	1,686,416.28	76,470.12	833,587.62	1,307,985.62	2,440,446.86	153,057.28	99,024.92	107,893.75	37,458.00	2,529,210.66		
Deposits												
All Club Accounts												
Guaranty Fund	62,423.22	11,584.30	65,591.11	175,585.88	228,089.94	19,281.72	13,336.42	18,047.56	2,244.04	295,122.21		
Reserve Fund	44,038.19	500.00	1,500.00		1,604.21		4,814.54	3,700.17	1,370.30	195,106.47		
Undivided Earnings	29,621.16	5,538.07	4,107.67	22,078.19	91,797.04	7,670.40	445.13	1,440.50	1,959.77	66,379.22		
Interim Income	66,692.32	2,309.08	25,593.10	37,619.85	75,455.74	3,656.45	4,903.59	6,609.16	2,259.06			
Unearned Interest			17,718.98							192,974.50		
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes	6,456.40			7,156.44		279.73				92.82		
Loan Protection Insurance	413.24			614.75		79.41						
Payroll Deductions	28,089.00											
Other	700.69	129.79	366.16	534.38	2,774.51	119.34	30.10	48.74	1.00	61,580.80		
TOTAL	1,924,850.50	96,531.36	948,464.64	1,551,575.11	2,840,168.30	184,144.33	122,554.70	137,739.88	45,292.17	3,340,466.68		
Number of Members	1,834	355	649	1,153	2,890	220	245	618	420	3,229		
Number of Borrowers	1,063	167	370	385	1,966	162	104	199	115	1,996		
Number of Depositors												
	5 3/4%	5%	5½%	4 1/8%	5½%	5%	4 3/4%	4 3/8%	5%	5½%		

	NORTH ANDOVER	NORTH BRIDGE		NORTON	NORWOOD				ORANGE	PALMER		
ASSETS	North Andover Municipal	K.B.	W.M.W.	Fernandes Employees	M & N Employees	Neponset Valley Postal Employees	Norwood School Employees	Plimpton	Orange	Elco Club		
Cash in Banks	2,825.97	6,809.01	59,122.53	31,168.88	7,420.52	6,611.33	4,804.86	14,276.55	89,343.53	19,356.80		
Cash on Hand	50.00		13,100.00	16.53					2,000.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			52,264.69	39,407.20			1,000.00	10,007.02				
Central Credit Union Fund, Inc.	461.34		32,064.77	543.71				101.61		1,270.63		
Personal Loans	44,324.85	23,367.65	1,112,052.55	401,381.62	144,204.30	15,562.86	58,652.05	157,590.13	1,009,954.90	149,058.74		
FHA Title I												
Real Estate Loans									32,512.32			
Home Improvement Loans				10,065.00				31,513.27				
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds								69,566.50	120,132.55			
Bank Stocks									118,003.36	7,290.80		
Insurance Stocks									13,466.38			
Certificates of Deposit			100,000.00						50,000.00			
Shares in Co-operative Banks		20,000.00	99,612.83		5,000.00		2,000.00	30,000.00	7,000.00	45,847.48		
Shares in Federal Savings & Loan Assoc.		20,000.00	22,633.45					10,000.00	11,006.02	10,000.00		
Deposits in Savings Banks	2,476.35	20,500.00	3,941.49	77.68	12,842.73	4,119.11	21.05	25,000.00	139.58	117.82		
Assessment by Mass. Credit Union Share Ins.		944.82	1.00	4,117.71	1,370.74			2,955.40	15,261.10			
Furniture & Fixtures			1.00	109.31		322.22			1,000.00			
Bank Building												
Leasehold Improvements												
Other					384.33			631.68	4,783.35			
TOTAL	50,138.51	91,621.48	1,494,794.31	486,887.64	171,222.62	26,615.52	66,477.96	351,642.16	1,474,603.09	232,942.27		
LIABILITIES												
Shares	46,585.86	71,539.08	1,273,074.14	448,987.12	143,585.61	20,048.29	48,049.10	276,410.19	1,365,301.50	192,151.71		
Deposits												
All Club Accounts					12,168.00							
Guaranty Fund	931.55	6,465.99	125,896.74	22,970.00	7,919.72	4,068.42	6,355.94	48,773.75	66,982.23	13,808.87		
Reserve Fund	1,614.27	1,543.59	4,000.00	9,305.53	839.89	1,010.74		1,000.00	19,883.64	14,739.33		
Undivided Earnings	1,006.83	7,336.50	54,933.12	5,624.99	742.22	1,685.91	1,177.54	1,051.41	876.60			
Interim Income		4,736.32	34,964.00		5,600.21	−197.84	895.38	9,180.44	19,477.86	12,212.36		
Unearned Interest								12,768.06				
Notes Payable					105.07		10,000.00					
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes									35.35			
Loan Protection Insurance			1,221.44						1,700.53			
Payroll Deductions												
Other			704.87		261.90			2,458.31	345.38	30.00		
TOTAL	50,138.51	91,621.48	1,494,794.31	486,887.64	171,222.62	26,615.52	66,477.96	351,642.16	1,474,603.09	232,942.27		
Number of Members	110	104	1,988	1,045	401	137	276	462	2,162	186		
Number of Borrowers	60	57	1,040	571	243	71	119	185	1,135	105		
Number of Depositors												
	1%	4 5/8%	5%	5½%	2 7/8%	None	4%	4½%	5%	5%		

	PALMER (Continued)		PEABODY					PITTSFIELD				
ASSETS	General Package	Wick-Spring Employees	A.C. Lawrence Employees	Hellenic	Luso-American	Peabody	Popular	B.C.L.	Berkshire	Eagle	E.P.C.O. Employees	Pittsfield G.E. Employees
Cash in Banks	17,935.02	15,281.00	31,921.16	491,359.09	55,974.64	7,899.01	1,431.11	2,444.66	21,151.14	2,100.08	23,680.32	188,621.97
Cash on Hand	50.00	500.00	750.00	500.00	1,500.00			100.00				50.00
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed			89,928.14		48,451.00							746,135.00
Central Credit Union Fund, Inc.	13,370.20	2,238.90	1,937.96	20,326.45	58.75			550.18	829.72		3,067.50	30,000.00
Personal Loans	79,640.67	129,350.55	332,405.88	4,148,755.38	360,498.12	264,794.31	39,906.00	205,662.09	132,436.22	80,822.48	165,511.20	5,453,848.66
FHA Title I			43,013.37									62,107.25
Real Estate Loans			6,485.54	7,456,040.70	313,010.51	19,948.32						1,749,103.20
Home Improvement Loans	4,941.00		2,390.10		16,109.00			29,480.50				717.825.50
Mobile Home Loans												
Real Estate by Foreclosure				31,338.44								
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			44,615.00	15,046.20		24,546.88						606,475.00
Bank Stocks		8,505.48		28,268.35								307,749.21
Insurance Stocks			7,325.00									
Certificates of Deposit		10,000.00		600,000.00								100,000.00
Shares in Co-operative Banks	46,842.33		21,000.00		4,572.67				66.56			30,000.00
Shares in Federal Savings & Loan Assoc.	20,000.00	5,226.92										
Deposits in Savings Banks	35,000.00	22,660.94	10,592.55	50,427.86	42,178.39	2,206.28	9,543.60	23,036.40			15,500.00	64,058.33
Assessment by Mass. Credit Union Share Ins.	2,226.98	1,295.31	4,246.55	108,931.11	7,108.72			1,081.81	1,224.40		543.00	25,411.58
Furniture & Fixtures	39.85		700.05	20,079.82	455.30	2,996.07		2,589.20			450.00	15,820.25
Bank Building				44,984.73								246,919.20
Leasehold Improvements							1,880.00					
Other		15,089.00	18.78	10,449.91		700.00	10.05	691.23				2,658.38
TOTAL	220,046.05	210,148.10	597,330.08	13,026,508.04	849,917.10	323,090.87	52,770.76	265,636.07	155,708.04	82,922.56	208,752.02	10,346,783.53
LIABILITIES												
Shares	189,943.92	157,998.37	456,545.45	11,926,769.57	770,391.50	260,499.04	39,308.66	244,887.55	131,360.58	50,078.52	183,845.89	8,570,614.65
Deposits										25,500.00		
All Club Accounts		14,827.00		9.00	8,032.00							
Guaranty Fund	14,497.64	19,277.32	61,251.22	184,691.79	23,148.87	781.30	8,402.73	1,790.00	16,494.00	5,106.00	10,918.32	564,500.00
Reserve Fund	6,000.00	4,113.93	15,056.24	72,548.36	129.98		2,595.69	4,398.49	40.66		5,903.25	235,000.00
Undivided Earnings	2,279.78	8,119.44	41,084.45	192,637.02	3,894.99	361.34	34.01	500.00	215.95	72.44	1,441.26	337,943.97
Interim Income	6,901.63	4,095.06	19,525.25	501,892.02	26,158.20	33,549.19	1,630.16	12,144.43	7,596.85	2,165.60	3,441.92	322,295.48
Unearned Interest	381.58							706.29				311,039.00
Notes Payable						27,500.00						
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes				123,990.94	12,235.55	400.00						2,718.30
Loan Protection Insurance			3,358.04	22,875.06	5,416.67						3,083.74	
Payroll Deductions												
Other	41.50	1,716.98	509.43	1,094.28	509.34		799.51	1,209.31			117.64	2,672.13
TOTAL	220,046.05	210,148.10	597,330.08	13,026,508.04	849,917.10	323,090.87	52,770.76	265,636.07	155,708.04	82,922.56	208,752.02	10,346,783.53
Number of Members	309	427	785	4,900	1,024	433	142	780	185	119	456	9,086
Number of Borrowers	124	194	485	1,772	394	212	64	260	122	69	241	6,013
Number of Depositors										14		
	4½%	5%	5½%	6%	5½%	6¼%	5%	5½%	4%	3½%	5%	5 3/4%

	PITTSFIELD (Continued)		QUINCY				RANDOLPH		REVERE			
ASSETS	Pittsfield Postal Employees	Pittsfield Teachers	Pneumatic	Quincy Municipal	Quinwey	Wollaston	Dunkin' Donuts	Randolph	Revere Firefighters	Shirley		
Cash in Banks	1,171.66	26,590.70	15,110.06	50,632.45	20,883.38	78,020.80	10,897.47	49,770.16	11,922.96	41,289.18		
Cash on Hand			8.28			5,000.00		2,666.27		10.00		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		20,000.00	19,705.20	48,106.00		300,000.00		88,547.60		99,920.00		
Central Credit Union Fund, Inc.	50.00	1,000.00	21,810.26	12,877.63	5.00		50.00	1,043.95		505.62		
Personal Loans	70,838.09	421,622.99	657,263.21	893,837.00	395,294.93	2,412,216.18	34,893.46	676,450.69	102,763.71	1,249,049.45		
FHA Title I		73,495.91	17,888.08					35,509.21		422,278.84		
Real Estate Loans			316,029.62	412,157.15	47,900.40	189,399.04		131,234.45		1,036,334.40		
Home Improvement Loans			22,727.30	206,077.00								
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			55,576.25							151,894.50		
Bank Stocks			3,435.49	5,095.65								
Insurance Stocks												
Certificates of Deposit			30,000.00	50,000.00								
Shares in Co-operative Banks	1,600.00	500.00	56,000.00	34,109.30		600.00	2,000.00	3,521.18				
Shares in Federal Savings & Loan Assoc.		20,510.00	5,000.00									
Deposits in Savings Banks	187.99	2,610.00	112,111.19	102,202.22	37,157.22	76,000.00	103.45	43,351.58	12,000.00	225,000.00		
Assessment by Mass. Credit Union Share Ins.			5,195.00	20,008.17		7,000.00		7,923.47				
Furniture & Fixtures		6,650.00		1,437.58	150.00	19,350.24		8,817.50		23,117.58		
Bank Building						55,000.00						
Leasehold Improvements										6,252.21		
Other			3,978.88			6,874.24		263.75	2,014.54			
TOTAL	73,847.74	572,979.60	1,353,850.56	1,836,576.15	501,390.93	3,149,460.50	47,944.38	1,049,099.81	128,701.21	3,255,651.78		
LIABILITIES												
Shares	57,899.71	520,794.23	1,217,713.03	1,603,779.39	392,852.38	2,713,106.45	39,975.88	981,598.31	111,896.79	2,993,883.04		
Deposits												
All Club Accounts								4,799.00				
Guaranty Fund	3,906.86	32,701.06	60,183.42	53,463.22	36,238.24	148,068.25	5,169.58	32,234.73	4,111.57	126,000.00		
Reserve Fund	500.00	800.00	18,934.72	34,000.00	3,250.00	75,000.00	87.97	3,360.08	3,476.17	37,585.78		
Undivided Earnings	1,892.73	12,891.00	26,112.50	47,031.21	38,667.26	75,363.71	2,606.58	20,248.56	4,257.06	50,000.00		
Interim Income	4,359.14		30,500.94	67,991.65	30,099.42	101,450.58			4,959.62			
Unearned Interest		4,000.00						3,627.81				
Notes Payable	5,000.00			25,000.00								
Suspense												
Due Mortgagors										2,610.13		
Borrowers Accumulation for Taxes			278.81	3,284.15	111.88	4,844.63				40,403.51		
Loan Protection Insurance	289.30	1,349.26		2,026.53						4,018.19		
Payroll Deductions										1,151.13		
Other		444.05	127.14		171.75	31,626.88	104.37	4,231.32				
TOTAL	73,317.74	572,979.60	1,353,850.56	1,836,576.15	501,390.93	3,149,460.50	47,944.38	1,049,099.81	128,701.21	3,255,651.78		
Number of Members	185	681	963	1,925	385	5,342	89	1,478	129	2,824		
Number of Borrowers	99	397	519	1,250	260	2,439	61	570	83	1,196		
Number of Depositors												
	5%	5%	5%	5½%	5¼%	5¼%	5½%	5½%	6%	5½%		

	ROCKLAND	SALEM				SAUGUS	SHARON	SHIRLEY	SOMERSET			
ASSETS	Rockland	St. Joseph's	Salem	Salem Italian-American	Sylvania Employees	Saugus	Sharon	Samson Cordage Employees	Somerset			
Cash in Banks	546,732.05	127,374.29	13,010.88	8,215.60	77,977.00	29,738.14	44,687.81	1,838.90	132,663.34			
Cash on Hand	167,058.46	40,000.00				8,000.00	550.00		113,479.75			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	701,343.75	214,828.13			217,886.00	96,845.00	280,396.48					
Central Credit Union Fund, Inc.	100,000.00	2,640.83			428.00	998.64			265.52			
Personal Loans	13,960,260.22	717,116.10	71,757.20	147,129.12	1,777,688.00	727,290.26	414,808.95	2,269.00	2,365,500.14			
FHA Title I	815,055.45	16,398.60										
Real Es tate Loans	11,493,619.42	3,004,385.96				899,945.88	325,357.74		1,332,732.25			
Home Improvement Loans	340,124.88					174,355.94	166,749.37					
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	75,863.51	317,675.68			328,373.00	10,079.44			150,000.00			
Bank Stocks	10,425.06	60,633.78				28,571.90						
Insurance Stocks												
Certificates of Deposit	1,396,500.00				115,000.00		200,000.00		25,000.00			
Shares in Co-operative Banks	193,373.02	2,454.33	28,000.00		44,000.00			9,606.16				
Shares in Federal Savings & Loan Assoc.	37,205.28											
Deposits in Savings Banks	140,893.27	2,466.37	23,671.55	50,060.00		10.21		3,743.19				
Assessment by Mass. Credit Union Share Ins.	257,548.09	39,654.78		2,030.84	180,000.00	18,621.82	8,405.74		1.00			
Furniture & Fixtures	117,352.96	14,557.26	90.00	764.56	24,966.00	7,632.02	2,744.20		12,559.30			
Bank Building	399,509.20	63,184.78				35,477.20			68,585.62			
Leasehold Improvements							1,752.98					
Other	12,814.33	1,875.01			151,669.00	1,644.50	5.00		338.54			
TOTAL	30,765,678.95	4,625,245.90	136,529.63	208,200.72	2,917,987.00	2,039,210.95	1,445,458.27	17,457.25	4,201,125.46			
LIABILITIES												
Shares	28,057,394.97	3,943,199.71	111,126.40	169,887.41	1,600,946.00	1,741,301.23	1,371,264.58	12,260.74	3,696,084.59			
Deposits	215,365.55											
All Club Accounts	118,043.00	64,612.00		6,197.00	687,915.00							
Guaranty Fund	821,501.54	292,183.05	20,241.57	11,061.89	353,816.00	77,924.93	12,853.84	2,694.40	184,608.56			
Reserve Fund	831,314.59	22,322.08		4,323.34	90,838.00	10,832.09	10,598.60	1,452.90	63,736.47			
Undivided Earnings	382,488.29	105,263.84	1,647.47	2,342.92	87,170.00	97,313.06	16,111.90	609.18	25,298.40			
Interim Income		123,992.37	2,787.82	14,388.16		77,745.35	31,902.10	437.71	149,560.21			
Unearned Interest									76,000.00			
Notes Payable												
Suspense												
Due Mortgagors	166,525.00	13,000.00										
Borrowers Accumulation for Taxes	162,846.85	33,849.98				8,144.60	895.46		4,362.92			
Loan Protection Insurance		5,239.88	726.37			5,894.30	1,799.45	2.32				
Payroll Deductions		16.35										
Other	10,199.16	21,566.64			97,302.00	20,055.39	32.34		1,474.31			
TOTAL	30,765,678.95	4,625,245.90	136,529.63	208,200.72	2,917,987.00	2,039,210.95	1,445,458.27	17,457.25	4,201,125.46			
Number of Members	23,839	3,231	375	499	5,117	2,445	1,105	53	4,005			
Number of Borrowers	11,891	649	114	199	2,345	819	328	17	2,014			
Number of Depositors	144											
	5½%	5¼%	5%	5¼%	5 3/4%	5%	6%	6%	5¼%			

	SOMERVILLE			SOUTH BRIDGE	SOUTH HADLEY	SPRINGFIELD						
ASSETS	Bowker Employees	Porter Employees	Swift Employees	Southbridge	South Hadley Community	American Bosch	Buxton Employees	Casa	Chapman	Cheney Bigelow		
Cash in Banks	4,525.61	19,671.02	458.04	110,702.73	7,630.65	107,277.93	51,844.59	10,286.88	--61,179.22	20,839.98		
Cash on Hand		25.00	250.00	25,000.00	60.00	32,016.77	600.00		114,043.63	6,255.96		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		19,373.80				1,003,647.06	184,892.50		111,786.38			
Central Credit Union Fund, Inc.		210.94	173.13	31,001.04	11,768.78	20,000.00	50,652.26		15,450.00			
Personal Loans	6,151.00	81,550.70	117,198.54	1,225,909.37	461,333.26	799,890.02	578,934.67	55,337.41	1,801,620.78	71,362.64		
FHA Title I				127,712.80		6,389.00	52,264.25		379,238.77			
Real Estate Loans				3,176,888.97		748,971.09						
Home Improvement Loans						167,424.00			214,393.65			
Mobile Home Loans												
Real Estate by Foreclosure				734.30								
Real Es tate in Possession												
Insurance and Taxes Paid												
Bonds				1,316,908.18		69,719.51	95,074.70					
Bank Stocks		28,810.65		161,692.79		14,150.00	60,855.38					
Insurance Stocks						51,337.50	3,643.75					
Certificates of Deposit								30,461.10				
Shares in co-operative Banks			12,000.00				140,028.41					
Shares in Federal Savings & Loan Assoc.		328.38				45,000.00	10,843.56					
Deposits in Savings Banks	15,054.59		5,764.39	20,000.00	30,000.00	50,000.00	19,899.38					
Assessment by Mass. Credit Union Share Ins.		1,495.57	1,061.94	54,437.81	4,837.98	28,686.77	9,896.37	818.18	7,000.00			
Furniture & Fixtures		1.00		4,105.19	3,103.70	7,452.32	4,007.38	353.54	4,190.87	975.90		
Bank Building									2,500.00			
Leasehold Improvements				18,187.32					32,647.29			
Other		7,284.28		1,850.00	736.80	69.00	1,009.54	148.04	5,161.15			
TOTAL	25,731.20	158,751.34	136,906.04	6,275,130.50	519,471.17	3,151,972.97	1,264,446.74	97,405.15	2,626,853.30	99,434.48		
LIABILITIES												
Shares	22,419.60	127,550.13	85,403.02	5,517,244.39	405,622.65	2,825,954.00	1,064,008.13	92,442.93	2,290,000.01	79,825.70		
Deposits									11,800.00			
All Club Accounts		10,388.60	19,212.00	141,853.25			46,721.50		3,585.00			
Guaranty Fund	1,797.68	8,453.97	24,476.30	346,983.65	5,971.88	135,594.66	44,364.00	1,823.36	140,892.53	8,753.86		
Reserve Fund	101.59	2,099.39	1,506.18	32,725.91	16,927.91	32,846.07	375.00		7,162.84	300.00		
Undivided Earnings	1,131.36	5,535.61	1,632.13	54,778.94	3,007.71	40,506.68	22,130.87	2,189.58	10,000.00	8,607.01		
Interim Income		3,273.51	3,068.54	91,208.75	22,665.32	79,078.91	33,159.32		96,863.20	1,758.84		
Unearned Interest						30,518.60	27,284.24		65,000.00			
Notes Payable					65,000.00		25,000.00					
Suspense												
Due Mortgagors				24,211.78								
Borrowers Accumulation for Taxes				46,492.28		6,127.17						
Loan Protection Insurance	280.97	785.77	1,467.28	16,966.65			1,403.68					
Payroll Deductions												
Other		664.36	140.59	2,664.90	275.70	1,346.88		949.28	1,549.72	189.07		
TOTAL	25,731.20	158,751.34	136,906.04	6,275,130.50	519,471.17	3,151,972.97	1,264,446.74	97,405.15	2,626,853.30	99,434.48		
Number of Members	52	249	363	4,613	812	1,908	850	322	2,532	176		
Number of Borrowers	26	136	140	1,540	401	1,068	583	187	1,850	136		
Number of Depositors									5			
	4%	5%	5%	5¼%	5%	5½%	5¼%	4½%	5½%	3%		

	SPRINGFIELD (Continued)											
ASSETS	C.L.U.	Community	Diamond Match Employees	Embeco	Farmco Employees	Kelko	Maccabean Pythian	Mass. Mutual Employees	Monarch	Monsanto Employees	Railway Express	
Cash in Banks	29,795.03	130.20	17,916.57	44,666.07	5,959.72	12,240.47	6,817.34	14,446.31	12,737.91	−14,959.33	2,678.80	
Cash on Hand	100.00		25.00			25.00				4,560.00		
Money Order Checks									250.00			
U.S. Govt. Obligations Direct & Fully Guaranteed			11,000.00	24,917.97					29,801.67	1,253,873.73		
Central Credit Union Fund, Inc.	8,705.38			5,000.00	4,652.67	5,072.45			15,205.22	12,874.55	1,891.85	
Personal Loans	1,109,895.74	2,911.75	86,891.69	345,413.11	62,363.55	417,923.73	44,062.88	1,586,459.87	434,450.10	2,059,431.63	6,664.11	
FHA Title I						35,908.11		174,212.49		24,342.30		
Real Estate Loans						245,927.40				2,075,247.33		
Home Improvement Loans	160,114.33					875.00			9,407.00	113,369.63		
Mobile Home Loans												
Real Es tate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds				130,087.81	40,001.25			1,331,249.41	14,925.79			
Bank Stocks			8,675.80					149,893.97	5,319.28	150,846.93		
Insurance Stocks												
Certificates of Deposit						100,000.00						
Shares in Co-operative Banks				32,000.00		30,000.00						
Shares in Federal Savings & Loan Assoc.			24,000.00	20,700.00	6,218.00				2,663.10	10,000.00		
Deposits in Savings Banks	52,885.51	2,002.17	25,000.00	47,900.00	6,786.23				35,706.13	149,829.33	4,838.40	
Assessment by Mass. Credit Union Share Ins.	10,181.76	42.28	1,572.33	4,270.39		6,511.64			3,788.64		1.00	
Furniture & Fixtures	5,880.60			265.04		3,500.00		3,696.00		11,929.20		
Bank Building												
Leasehold Improvements												
Other	7,229.69			317.25	94.68	900.00		500.00	81.33	5,518.34	112.93	
TOTAL	1,384,788.04	5,086.40	175,081.39	655,537.64	126,076.10	858,883.80	50,880.22	3,260,458.05	564,336.17	5,856,864.64	16,187.09	
LIABILITIES												
Shares	1,266,003.43	2,567.54	154,331.46	520,211.14	106,400.95	739,209.45	40,945.93	2,867,399.87	476,060.07	5,117,823.93	12,982.02	
Deposits												
All Club Accounts					5,513.00	30,962.42				21,238.00	362.00	
Guaranty Fund	35,250.00	31.35	15,136.98	29,179.71	8,739.19	50,879.79	2,993.99	82,276.00	28,386.71	230,717.00	1,619.89	
Reserve Fund	19,601.37		273.32	55,572.17		1,401.80	442.88	35,000.00	7,813.95	66,000.00	219.91	
Undivided Earnings	2,165.00	−106.75	901.95	28,909.37	2,209.00	5,566.73	1,451.46		13,607.86	57,163.96	885.02	
Interim Income	38,186.13	−410.74	4,111.35	19,781.11	3,213.96	24,304.43	1,370.44			164,914.94	118.25	
Unearned Interest	7,000.00					5,648.15	3,070.23	149,172.38	26,518.40	134,299.10		
Notes Payable		3,000.00						30,000.00		50,000.00		
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes										8,411.57		
Loan Protection Insurance		5.00	221.99				601.29	2,742.99		1,727.55		
Payroll Deductions												
Other	16,582.11		104.34	1,884.14		911.03	4.00	93,866.81	11,949.18	4,568.59		
TOTAL	1,384,788.04	5,086.40	175,081.39	655,537.64	126,076.10	858,883.80	50,880.22	3,260,458.05	564,336.17	5,856,864.64	16,187.09	
Number of Members	2,976	213	328	867	105	910	105	2,130	567	2,905	57	
Number of Borrowers	1,264	38	145	558	56	618	41	1,600	466	2,363	23	
Number of Depositors												
	5½%	None	4½%	5%	6%	5½%	7%	5 3/4%	5½%	6%	4½%	

	SPRINGFIELD (Continued)											
ASSETS	Setco	Spasco	Springfield	Springfield Franco-American	Springfield Mass. Municipal ıployees	Post Office Employees	Springfield Street Railway Employees	Springfield Teachers'	Westco	Western Mass. Telephone Workers		
Cash in Banks	8,392.68	3,781.17	677,089.83	8,334.77	28,654.10	74,386.67	51,666.78	3,335.67	32,588.88	373,932.73		
Cash on Hand		40.00	500.00	500.00	13,000.00	2,437.17	750.00	70,260.16	6,000.00	23,448.36		
Money Order Checks												
U.S. Govt' Obligations Direct & Fully Guaranteed					44,705.17		35,000.00	159,829.80	213,335.67	1,699,406.25		
Central Credit Union Fund, Inc.	2,656.59	3,359.59	4,260.75	287.37	30,675.00	15,779.37	10,043.52	41,918.75	11,089.58	150,000.00		
Personal Loans	86,437.32	79,926.77	906,356.93	270,004.60	1,843,151.69	606,018.04	302,139.63	1,819,140.00	668,058.44	4,064,508.00		
FHA Title I			9,546.62				33,982.37	321,503.00	91,591.46	119,436.00		
Real Es tate Loans			629,220.76	6,836.46	1,252,503.00	118,759.94	48,956.73		73,451.24	119,800.24		
Home Improvement Loans			522,914.95	8,877.00	131,654.29					896,795.00		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			262,768.02		239,462.93	54,007.13		76,846.12	164,420.44			
Bank Stocks					37,140.87	18,932.48		38,852.51		25,364.00		
Insurance Stocks												
Certificates of Deposit			150,000.00				6,000.00			250,000.00		
Shares in Co-operative Banks	20,000.00				6,000.00	83,583.79	10,045.25					
Shares in Federal Savings & Loan Assoc.	21,212.44		10,000.00		10,000.00	31,267.10	19,266.02					
Deposits in Savings Banks	6,115.11	50.00		7,702.83	72,286.35	306.05	20,841.68					
Assessment by Mass. Credit Union Share Ins.	1,488.91	150.00	32,268.50	2,286.65	29,395.62	7,002.36	1,417.15		12,730.82	1.00		
Furniture & Fixtures	539.95		15,324.39	2,992.98	7,974.40		782.80		8,138.38	28,782.35		
Bank Building					51,436.00				8,787.43			
Leasehold Improvements												
Other		2,157.33	23,218.95		6,316.51				4,236.36	8,268.44		
TOTAL	146,843.00	89,464.86	3,243,469.70	307,822.66	3,804,355.93	1,012,480.10	540,891.93	2,531,686.01	1,294,428.70	7,759,742.37		
LIABILITIES												
Shares	119,783.42	62,880.26	3,016,906.00	260,069.56	3,156,109.17	843,321.01	428,385.16	2,200,837.23	1,139,131.08	6,481,726.69		
Deposits			12,094.61							39,500.00		
All Club Accounts	1,014.37		5,341.00				6,298.00		9,837.00	190,275.00		
Guaranty Fund	14,885.90	2,743.06	56,844.58	12,025.16	247,097.00	85,392.40	55,259.85	100,038.49	115,432.01	383,000.00		
Reserve Fund	855.78	1,792.93	35,793.73	2,666.39	45,000.00	30,181.05	16,100.00	18,942.45	1,000.00	118,193.29		
Undivided Earnings	5,177.44	545.45	9,300.15	4,702.92	11,196.33	11,855.45	9,189.46	98,705.43	3,734.85	100,000.00		
Interim Income	4,524.59	2,620.38	90,689.85	16,538.33	26,862.25	26,183.66	18,042.31	104,206.41	22,326.53	116,224.16		
Unearned Interest					179,945.74		2,781.00			240,000.00		
Notes Payable		18,800.00		10,000.00								
Suspense												
Due Mortgagors					17,693.00							
Borrowers Accumulation for Taxes			9,537.83	145.79	4,672.55	937.50	4,406.49		1,148.77			
Loan Protection Insurance		72.41	2,592.56	376.09	29,451.21	5,884.56	174.64	2,757.64	1,000.16			
Payroll Deductions										86,563.26		
Other	601.50	10.37	4,369.39	1,298.42	86,328.68	8,724.47	255.02	6,198.36	818.30	4,259.97		
TOTAL	146,843.00	89,464.86	3,243,469.70	307,822.66	3,804,355.93	1,012,480.10	540,891.93	2,531,686.01	1,294,428.70	7,759,742.37		
Number of Members	236	215	2,438	609	3,669	1,168	517	1,612	2,043	5,265		
Number of Borrowers	174	138	1,225	259	1,925	602	174	1,172	1,130	3,616		
Number of Depositors			13							29		
	4½%	5½%	6%	5½%	5½%	5½%	6%	5¼%	5%	5 3/4%		

	SWANSEA	TAUNTON			TEWKSBURY	WAKEFIELD		WALPOLE				
ASSETS	Swansea	Adams Post	Adayco	Taunton Postal Employees	Corenco Employees	Amlico	L.B. Evans Employees	Kendall Mills	Neponset	Walpole Municipal Employees		
Cash in Banks	20,701.53	821.00	2,565.80	5,206.37	1,080.06	53,090.45	8,888.19	9,698.13	107,539.90	14,962.75		
Cash on Hand	4,246.00		25.00			20.00			4,000.00			
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed	9,835.40					115,081.55			48,234.00	6,000.00		
Central Credit Union Fund, Inc.		4,907.88				1,680.25		522.76	19,666.08			
Personal Loans	476,796.51	21,063.56	30,586.87	23,195.00	3,935.05	375,871.88	10,397.45	70,461.22	912,805.43	60,286.41		
FHA Title I												
Real Es tate Loans	121,108.63	13,844.96							2,262,983.06			
Home Improvement Loans									55,545.92			
Mobile Home Loans												
Real Estate by Foreclosure									1,922.30			
Real Estate in Possession								3,208.97				
Insurance and Taxes Paid												
Bonds	30,000.00					29,708.75			779,385.88			
Bank Stocks							6,190.70		201,886.42			
Insurance Stocks									16,556.25			
Certificates of Deposit									160,000.00			
Shares in Co-operative Banks		18,600.00	242.63	21,500.00			79,160.62	11,000.00	243,748.59	28,000.00		
Shares in Federal Savings & Loan Assoc.	30,000.00							32,512.53				
Deposits in Savings Banks			9,996.77	10,000.00	1,211.62	40,002.92	64,461.26	61,203.83	201,717.49			
Assessment by Mass. Credit Union Share Ins.	6,471.02		391.86						45,310.76			
Furniture & Fixtures	3,490.92								7,977.78	370.75		
Bank Building	40,758.27											
Leasehold Improvements												
Other	4.76				124.42	40,228.61			456.94	2,591.83		
TOTAL	743,413.04	59,237.40	43,808.93	59,901.37	6,351.15	665,684.41	169,098.22	188,607.44	5,069,736.80	112,211.74		
LIABILITIES												
Shares	676,918.23	46,982.15	39,532.30	49,233.16	3,337.07	585,801.48	141,706.18	150,191.28	4,310,799.24	88,057.70		
Deposits									214,848.14			
All Club Accounts					1,308.00							
Guaranty Fund	30,925.28	8,598.26	1,294.24	6,151.16	1,022.45	33,949.40	15,806.00	28,434.59	240,926.17	7,453.98		
Reserve Fund	11,082.22	1,656.72	1,500.00			5,832.56	1,925.85		112,050.63			
Undivided Earnings	2,674.58	167.08	511.30	1,694.05	568.13	29,325.50	1,497.40	5,230.04	10,000.00	8,169.04		
Interim Income	21,440.26	1,786.94	971.09	2,823.00			8,157.79	4,649.77	133,245.47	7,699.51		
Unearned Interest					115.50							
Notes Payable												
Suspense												
Due MOrtgagors									12,245.16			
Borrowers Accumulation for Taxes	125.80								35,072.91			
Loan Protection Insurance		46.25								806.31		
Payroll Deductions												
Other	246.67					775.47	5.00	101.76	549.08	25.20		
TOTAL	743,413.04	59,237.40	43,808.93	59,901.37	6,351.15	655,684.41	169,098.22	188,607.44	5,069,736.80	112,211.74		
Number of Members	1,373	210	136	119	13	964	224	785	3,360	329		
Number of Borrowers	637	67	70	41	12	535	76	294	1,370	118		
Number of Depositors									865			
	4½%	3%	5½%	5%	5%	5 3/4%	5½%	6½%	5½%	5½%		

	WALTHAM					WATERTOWN		WEBSTER	WELLESLEY	WESTWOOD		
ASSETS	Grover Cronin	Middlesex Carmen's	Raytheon Employees	Tyco Employees	Waltham Municipal Employees	Arsenal Employees	Watertown Municipal	Webster	Boston Shell	Westwood		
Cash in Banks	14,314.63	8,373.59	948,303.81	2,245.89	20,022.52	20,365.73	92,215.14	192,739.60	9,807.98	7,270.22		
Cash on Hand			150.00	100.00		5,000.00		49,200.00				
Money Order Checks								1,000.00				
U.S. Govt. Obligations Direct & Fully Guaranteed	382,051.93		243,637.08				34,993.75					
Central Credit Union Fund, Inc.	5,000.00	71,584.37			5,566.78	1,759.56	57,275.93					
Personal Loans	335,168.20	219,652.42	10,106,568.33	21,548.29	325,567.91	338,206.63	353,007.90	3,290,337.45	222,443.07	259,449.08		
FHA Title I			270,001.79					601,435.23				
Real Estate Loans							515,181.95	8,007,804.36				
Home Improvement Loans			1,295,253.97									
Mobile Home Loans												
Real Estate by Foreclosure												
Real Es tate in Possession								5,600.97				
Insurance and Taxes Paid												
Bonds	165,900.59		846,450.39					20,000.00				
Bank Stocks		6,262.49	168,177.51		7,627.70		7,556.75	601,397.96				
Insurance Stocks			7,747.65					24,499.26				
Certificates of Deposit			700,000.00					1,400,000.00				
Shares in Co-operative Banks		20,000.00			679.10	11,009.30		4,600.00		25,945.24		
Shares in Federal Savings & Loan Assoc.		20,000.00				6,001.42	10,000.00					
Deposits in Savings Banks	50,000.00	20,000.00		6,699.00	7,642.36	55,510.70	207,026.25		15,283.68	16,190.03		
Assessment by Mass. Credit Union Share Ins.	7,937.44	2,208.52	1.00		2,506.27	2,818.47		107,924.49	1,772.68	2,775.09		
Furniture & Fixtures		336.23	300.00		623.80	156.60	100.00	62,209.65				
Bank Building								190,552.91				
Leasehold Improvements												
Other			277,927.40	21.72				5,218.46		101.54		
TOTAL	960,372.79	296,833.25	14,936,103.30	30,614.90	364,669.66	444,635.63	1,221,841.30	14,621,796.27	249,307.41	311,731.20		
LIABILITIES												
Shares	826,792.39	223,735.83	13,299,078.66	29,374.86	255,510.18	385,635.24	1,054,956.17	13,392,315.39	198,065.66	289,292.90		
Deposits	9,000.00											
All Club Accounts	27,121.00							137,653.50				
Guaranty Fund	32,011.50	29,576.51	547,691.59		22,382.82	32,700.23	50,691.41	286,662.21	18,573.92	11,900.00		
Reserve Fund	6,012.30	8,343.17	582,945.52		9,767.75	811.36	2,661.95	131,548.20	13,742.97	10,000.00		
Undivided Earnings	20,000.00	21,063.04			44,366.35	295.31	27,948.95	106,413.20		237.88		
Interim Income	25,435.60	9,349.54	400,929.28	1,228.04	26,143.61	24,255.51	32,509.17	35,340.11	18,910.82			
Unearned Interest	4,000.00		74,790.69									
Notes Payable								300,000.00				
Suspense												
Due Mortgagors								169,597.51				
Borrowers Accumulation for Taxes							50,050.51	42,143.08				
Loan Protection Insurance		4,680.92			6,219.35		2,085.20	11,807.40		244.78		
Payroll Deductions												
Other	10,000.00	84.24	30,667.56	12.00	279.60	937.98	937.94	8,315.67	14.04	55.75		
TOTAL	960,372.79	296,833.25	14,936,103.30	30,614.90	364,669.66	444,635.63	1,221,841.30	14,621,796.27	249,307.41	311,731.20		
Number of Members	574	229	18,771	92	525	963	880	7,774	370	526		
Number of Borrowers	326	187	12,392	31	348	454	304	2,606	185	271		
Number of Depositors	176											
	5%	5%	5 3/4%	6%	4½%	4¼%	5 3/4%	5¼%	6%	3%		

	WESTFIELD			WEST SPRINGFIELD						WEYMOUTH		
ASSETS	Columbia Bicycle	Savage Arms Employees	Westfield Polish-American	General Fibre Employees	John H. Breck Employees	Perkins Gear	Vamco Employees	Wemelco	Wico Employees	Weymouth Town Employees		
Cash in Banks	13,748.05	37,149.01	1,805.25	10,937.05	5,609.12	22,105.22	7,908.49	179,651.55	3,877.56	5,779.74		
Cash on Hand		1,225.00				50.00			15.00	200.00		
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		225,055.33	1,000.00						34,971.87			
Central Credit Union Fund, Inc.	17,393.19		1,509.31		200.00	591.83	56.03	100.00				
Personal Loans	343,220.33	429,666.08	4,645.02	243,195.58	225,245.42	121,468.82	9,823.92	706,453.25	70,114.13	732,741.04		
FHA Title I	14,817.83	45,874.44						142,163.16				
Real Estate Loans	78,613.84	626,694.99						1,773,231.28				
Home Improvement Loans					33,209.34							
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		473,354.51			15,303.74			50,742.47				
Bank Stocks	15,561.74	128,549.04		3,338.20	37,098.67				17,637.50			
Insurance Stocks	13,112.50											
Certificates of Deposit												
Shares in Co-operative Banks			2,600.00	10,500.00	21,000.00				64,981.54	32,880.36		
Shares in Federal Savings & Loan Assoc.				145.67	100,000.00			10,000.00	16,000.00			
Deposits in Savings Banks	7,185.73	60,000.00	4,599.60	3,582.33	30,000.00	36,325.57		332,011.38	28,564.07	62,485.36		
Assessment by Mass. Credit Union Share Ins.	3,816.31	1.00		2,301.38	4,258.85	1.00	100.00			7,673.08		
Furniture & Fixtures	171.75	1.00	75.90		2,795.00	1,542.00		700.00	2,400.00	4,541.60		
Bank Building												
Leasehold Improvements												
Other	9,742.00	556.33	4.00	1,332.68		396.00		804.85		433.98		
TOTAL	517,383.27	2,028,126.73	16,239.08	275,332.89	474,720.14	182,480.44	17,888.44	3,195,857.94	238,561.67	846,735.16		
LIABILITIES												
Shares	391,504.64	1,809,387.53	1,753.58	225,067.45	397,361.42	154,100.53	11,116.64	2,750,804.65	196,266.79	763,270.84		
Deposits												
All Club Accounts				8,261.00		1,468.00			41.00			
Guaranty Fund	19,308.00	105,804.40	4,730.50	18,019.40	37,628.94	12,548.52	1,310.22	139,619.06	28,741.54	35,597.91		
Reserve Fund	44,149.32	2,969.94	99.56	5,399.24	8,825.80	5,983.10	1,436.58			20,179.04		
Undivided Earnings	4,928.01	18,525.39	93.36	7,574.28	4,710.90	346.00		24,407.05	4,013.05	805.44		
Interim Income	12,053.73	59,747.00	338.61	10,692.52	16,226.94	7,990.29		163,546.95	9,296.49	26,495.53		
Unearned Interest	3,670.16	11,683.33										
Notes Payable	37,500.00				4,661.35		4,000.00					
Suspense												
Due Mortgagors		6,460.45										
Borrowers Accumulation for Taxes	1,483.72	2,618.22						117,480.23				
Loan Protection Insurance		3,856.13			2,919.43							
Payroll Deductions				114.00								
Other	2,785.69	7,074.34	9,223.47	205.00	2,385.36	44.00	25.00		202.80	386.40		
TOTAL	517,383.27	2,028,126.73	16,239.08	275,332.89	474,720.14	182,480.44	17,888.44	3,195,857.94	238,561.67	846,735.16		
Number of Members	503	1,079	67	327	423	215	100	1,274	298	1,270		
Number of Borrowers	274	501	17	236	280	110	57	830	140	707		
Number of Depositors												
	5%	5 3/4%	None	5%	5½%	5½%	None	5 3/4%	4½%	5%		

	WINCHENDON	WINTHROP	WOBURN	WORCESTER								
ASSETS	Marquette	Beach	Atlantic Gelatin	C & K	Central Mass. Telephone Workers	Craftsman	John Bath Employees	Jonsteel	Moulded Plastics			
Cash in Banks	9,754.90	6,742.02	25,561.52	21,558.61	59,255.00	7,456.42	9,097.22	26,115.58	5,033.73			
Cash on Hand					2,000.00							
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed					180,140.63							
Central Credit Union Fund, Inc.	100.00	81.54	1,350.77									
Personal Loans	75,858.70	131,826.33	327,240.21	318,953.33	1,280,727.85	38,478.61	31,137.19	134,873.48	4,191.86			
FHA Title I												
Real Estate Loans	514,984.15		182,212.86		150,718.68							
Home Improvement Loans			40,445.42									
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds												
Bank Stocks			43,091.52									
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks	5,406.27	6,400.00	17,013.10									
Shares in Federal Savings & Loan Assoc.			45,000.00	20,000.00			15,115.10	20,000.00				
Deposits in Savings Banks	1,053.18	24,861.32	78,091.17	78.58	4,188.78	29,806.10	245.43	30,000.00	5,289.26			
Assessment by Mass. Credit Union Share Ins.	4,351.70		6,129.23	4,246.41	12,756.37	609.55	348.56					
Furniture & Fixtures	2,059.62	65.57		822.49					27.50			
Bank Building												
Leasehold Improvements												
Other	451.62	229.00	270.75				334.64					
TOTAL	614,020.14	170,205.78	766,406.55	365,659.42	1,689,787.31	76,350.68	56,278.14	210,989.06	14,542.35			
LIABILITIES												
Shares	563,812.42	146,027.26	641,698.23	314,713.99	1,341,930.54	64,467.05	44,526.29	154,140.52	10,883.70			
Deposits												
All Club Accounts												
Guaranty Fund	19,164.18	20,047.84	45,647.77	29,555.91	185,185.09	6,081.99	5,153.41	19,426.28	1,803.22			
Reserve Fund	9,816.13		4,750.35	392.21	2,685.00	2,499.55	3,681.53	4,525.69				
Undivided Earnings		2,594.05	31.56	2,635.98	71,000.00	1,669.03	308.22	22,539.93	1,539.25			
Interim Income			43,485.58		49,043.07	1,633.06	2,262.80	9,499.65	316.18			
Unearned Interest			26,973.00									
Notes Payable				18,000.00								
Suspense												
Due Mortgagors					3,211.44							
Borrowers Accumulation for Taxes	4,090.22		3,758.06		1,033.31							
Loan Protection Insurance		1,530.63					282.39					
Payroll Deductions												
Other	17,137.19	6.00	62.00	361.33	35,698.86		63.50	856.99				
TOTAL	614,020.14	170,205.78	766,406.55	365,659.42	1,689,787.31	76,350.68	56,278.14	210,989.06	14,542.35			
Number of Members	621	349	428	639	1,718	157	101	327	77			
Number of Borrowers	159	138	339	397	1,121	75	56	154	28			
Number of Depositors												
	6%	5%	5½%	4½%	5¼%	3%	5%	5½%	None			

	WORCESTER (Continued)											
ASSETS	Norton	South Works	U.S.E. Worcester	Worcester Fire Department	Worcester Gas Light Employees	Worcester Municipal Employees	Worcester Police Department	Worcester Postal Worcester	Thompson	Worcester Wire Works Employees		
Cash in Banks	32,806.57	70,928.95	10,403.82	3,790.99	7,242.25	34,211.19	11,195.99	13,732.89	4,788.45	14,124.84		
Cash on Hand	1,329.00	35,009.19		66.00			100.00	25.00				
Money Order Checks												
U.S. Govt. Obligations Direct & Fully Guaranteed		98,404.00				2,000.00						
Central Credit Union Fund, Inc.	14,018.20				10,666.32	31,768.07		276.88				
Personal Loans	381,137.75	1,555,650.71	82,140.06	292,419.47	190,213.28	618,808.75	112,227.33	357,546.05	25,063.03	55,327.27		
FHA Title I			21,864.16									
Real Estate Loans												
Home Improvement Loans		5,823.09	6,148.77	78,764.92								
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	134,712.50								21,000.00			
Bank Stocks	35,333.75	27,727.00				1,558.16						
Insurance Stocks												
Certificates of Deposit										5,000.00		
Shares in Co-operative Banks	42,000.00					4,000.00	8,341.79		8,312.31	14,000.00		
Shares in Federal Savings & Loan Assoc.	10,000.00				4,467.91		7,649.29		9,200.00	25,910.04		
Deposits in Savings Banks	915.23	50,000.00	55,354.16	1,312.26	31,761.22		46,490.55	29,374.21	7,064.66	26,893.03		
Assessment by Mass. Credit Union Share Ins.	1.00		1,120.05		2,000.95	4,475.80		3,305.58				
Furniture & Fixtures	1,737.48	1,213.58	1,579.20			4,713.48						
Bank Building		67,400.00										
Leasehold Improvements												
Other		800.78	1,277.78			76.23				2,740.97		
TOTAL	653,991.48	1,912,957.30	179,888.00	376,353.64	246,351.93	701,611.68	186,004.95	404,260.61	75,428.45	143,996.15		
LIABILITIES												
Shares	441,766.34	1,526,314.41	163,427.14	290,654.68	205,693.08	556,083.37	139,768.31	330,941.22	61,582.29	110,341.76		
Deposits												
All Club Accounts		20,122.00										
Guaranty Fund	71,787.18	295,000.00	7,567.39	28,008.50	22,358.65	27,544.66	13,720.79	33,950.57	6,238.32	21,504.00		
Reserve Fund	4,276.36	23,448.00	2,120.04	300.00	1,346.96	41,210.63	5,500.00	10,000.00	1,000.00	500.00		
Undivided Earnings	90,957.60	8,436.74	265.37	21,035.57	6,456.89	5,000.00	7,155.78	5,144.99	2,844.31	3,140.17		
Interim Income	19,099.64	38,513.17	5,908.06	28,369.93		25,570.15	13,829.75	24,223.83	3,518.07	8,255.82		
Unearned Interest						4,155.00						
Notes Payable					10,000.00	40,000.00						
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes												
Loan Protection Insurance	15,118.41	1,009.92		7,810.57	420.26	1,990.90			245.46	112.53		
Payroll Deductions												
Other	10,985.95	113.06	600.00	174.39	76.09	56.97	6,030.32			141.87		
TOTAL	653,991.48	1,912,957.30	179,888.00	376,353.64	246,351.93	701,611.68	186,004.95	404,260.61	75,428.45	143,996.15		
Number of Members	3,480	3,482	324	510	390	1,834	459	1,461	205	245		
Number of Borrowers	1,173	1,356	170	132	254	822	218	1,043	81	84		
Number of Depositors												
	5%	5%	4¼%	5½%	5%	5½%	5½%	5 3/4%	7%	5½%		

STATEMENTS RELATING TO CREDIT UNIONS

INDEX

Statement Number		Page
1.	Aggregate Statement of condition	89
2.	Statistics relative to membership	90
3.	Dividends on shares	90
4.	Classification of real estate loans outstanding	91
5.	Principal assets and liabilities of credit union from 1960 to 1970 inclusive	92
	Central Credit Union Fund, Inc. Abstract of Annual Report	93
	Credit Union Employees Retirement Association: Abstract of Annual Report	94
	Massachusetts Credit Union Share Insurance Corporation: Abstract of Annual Report	95

STATEMENT NO. 1
AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

			Percentage of Totals	
Number of Credit Unions	398	407	Oct. 31, '70	June 30, '69
Assets	Oct. 31, 1970	June 30, 1969		
Cash in banks	22,556,075.	10,831,893.	3.59	2.10
Cash on Hand	1,808,580.	1,124,361	.29	.22
Money Order Checks	6,630.			
U.S. Gov't obligations direct and fully guaranteed	34,350,700.	33,742,414	5.47	6.53
Shares in Central Credit Union	1,742,671.	971,860	.28	.19
Personal Loans	269,025,795	230,361,167	42.86	44.58
F.H.A. Title I	10,531,535	7,678,302	1.68	1.48
Real Estate Loans	183,977,134	156,848,040	29.31	30.36
Home Improvement	13,736,419	1,102,200.	2.19	.21
Real Estate by Foreclosure	116,323	117,185	.02	.02
Real estate in possession	19,689	66,304		.01
Other bonds & notes legal for reserve	29,115,373	22,848,616	4.64	4.43
Bank stocks	9,815,172	10,065,895	1.56	1.95
Insurance stocks	320,131	43,782	.05	.01
Certificate of deposit	17,573,554	2,083,862	2.80	.40
Shares in co-operative banks	6,355,803	10,142,226	1.01	1.97
Shares in Fed. Savs. & Loan Assoc.	2,169,922	2,706,815	.34	.52
Deposits in savings banks	13,296,747	17,498,356	2.12	3.39
Assessments by Mass. Credit Union Share Insurance Corporation	3,621,968	2,668,785	.58	.52
Furniture and fixtures	1,721,727	1,401,210	.27	.27
Bank Building	4,193,137	2,900,663	.67	.56
Leasehold improvements	159,142	156,667	.03	.03
Other	1,496,781	1,270,987	.24	.25
Total	627,711,020	516,631,602	100.00	100.00
Liabilities				
Shares	539,689,706	441,156,317	85.98	85.39
Deposits	5,213,193	4,385,604	.83	.85
All club accounts	4,279,514	3,503,549	.68	.68
Guaranty fund	32,329,926	28,662,501	5.15	5.55
Reserve fund	8,538,180	7,765,876	1.36	1.50
Undivided earnings	12,554,319	10,547,116	2.00	2.04
Interim income	12,656,942	6,394,313	2.02	1.24
Unearned Interest	3,012,616	1,942,697	.48	.38
Notes payable	2,082,693	2,016,744	.33	.39
Contingent fund		128,421		.02
Due to mortgagors	1,021,820	1,497,893	.16	.29
Mortgagors' tax accounts	3,333,109	5,919,369	.53	1.15
Loan Insurance	426,435		.07	
Payroll Deductions	446,275		.07	
Other	2,126,285	2,711,196	.34	.52
Total	627,711,020	516,631,602	100.00	100.00

STATEMENT NO. 2
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending October 31, 1970	Year Ending June 30, 1969
Number of members	619,078	569,077
Number of borrowers	302,471	279,873
Number of depositors	6,981	8,690

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1970	1969	1968	1967	1966	1965	1964
*	21	18	24	19	26	21	18
*	1				1	1	
2		3	1	4	9	7	12
*		2	1	5	4	3	2
2½		5	2	3		4	2
*	4	1		2	1		2
3	7	1	5	7	7	9	9
*		1	3	2	2	6	2
3½	2	2	4	6	8	10	19
*	2	1	1		3	3	4
4	20	26	40	43	56	76	120
*	3	7	12	42	66	71	67
4½	25	50	85	99	107	108	87
*		26	25	44	35	24	21
5	92	141	148	101	73	63	45
*	33	41	19	13	6	5	5
5½	104	49	21	20	12	8	6
*	26	5	2	2	5	4	
6	42	22	14	10	9	9	12
*	1		1			1	
6½	3	3	1	1			1
*	1		2				1
7	4	2	2	1	1		1
*		1	1	1	1	1	1
8	1			1	1	2	
9	1						1
Totals	398	407	414	426	433	436	438
Average Rate	4.83	4.58	4.69	4.38	4.20	4.20	4.11

*Intermediate Rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING OCTOBER 31, 1970 BY INTEREST RATE

Rate Per Cent	Real Estate Loans — First Mortgages	
	Number	Amount
4	247	441,220.39
4¼	5	27,388.87
4½	629	2,119,143.00
4 3/4	75	405,824.78
5	2,530	11,327,539.81
5 1/8	26	229,618.88
5¼	914	7,417,082.53
5½	3,793	25,426,065.26
5 3/4	723	7,029,350.18
6	3,200	28,108,109.93
6¼	511	5,761,788.60
6½	1,456	14,589,000.49
6 3/4	580	7,414,910.84
6 7/8	5	42,542.67
7	1,513	15,961,009.95
7¼	404	5,926,308.46
7 1/8	1	15,582.55
7½	1,163	15,097,657.48
7 3/4	470	6,888,165.65
7 7/8	1	9,989.23
8	739	9,870,485.56
8¼	215	3,474,133.97
8½	817	12,073,770.66
8 3/4	44	597,764.52
9	150	2,071,193.16
9¼	7	136,876.37
9½	101	1,323,953.81
10	14	184,441.59
11	1	6,215.00
Totals	20,324	183,977,134.19
Average rate		7.02

STATEMENT NO. 5
PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1960 TO 1970 INCLUSIVE

Assets

Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Assessments by Massachusetts Credit Union Shares, Ins. Fund		Total Assets
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460		299,287	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351		268,036	215,647,278
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	659,824	305,564	232,893,191
1963	439	46,125,896	180,113,463	776,397	22,911.571	115,666*	957,862	836,450	1,052,799	252,890,104
1964	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	492,427	278,128,128
1965	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484	993,612	311,599,538
1966	433	55,510,910	256,134,327	948,361	28,223,736	170,615*	1,118,951	1,707,701	3,211,591	347,026,192
1967	426	60,988,818	189,049,302	1,044,678	30,730,853	167,068	1,031,728	2,596,007	4,340,772	389,949,226
1968	414	92,885,064	334,388,417	1,138,976	11,325,227	181,843	972,986	2,341,134	3,209,966	446,443,613
1969	407	99,131,969	395,989,710	1,401,210	11,956,255	183,490	971,860	2,668,785	4,328,318	516,631,602
1970	398	112,997,406	477,270,884	1,721,727	24,371,286	136,013*	1,742,671	3,621,968	5,849,062	627,711,020

*Includes Real Estate in Possession

Liabilities

Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Notes Payable	Other Liabilities	Total Liabilities
1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	346,750	2,977,412	199,951,192
1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525.194	256,559	3,232,114	215,647,278
1962	444	192,840,205	7,113,465	15,885.111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487	252,890,104
1964	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128
1965	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615	311,599,538
1966	433	294,253,296	5,539,369	22,246,712	11,614,155	5,487,132	1,119,524	6,746,004	347,026,192
1967	426	331,828,148	5,805,288	24,042,069	12,948,383	5,969,074	1,003,260	8,353,004	389,949,226
1968	414	381,660,179	3,231,047	26,164,985	14,273,128	6,647,412	1,047,567	13,419,295	446,443,613
1969	407	441,156,317	4,385,604	28,662,501	16,941,429	7,765,876	2,016,744	15,703,127	516,631,602
1970	398	539,689,706	9,492,706	32,329,926	12,554,319	8,538,180	2,082,693	23,023,485	627,711,020

CENTRAL CREDIT UNION FUND, INC.
295 Worthington St. Spf'd.

Incorporated May 12, 1932 Began business August 10, 1932

Elliot G. Wellington, President Alfred A. LaRiviere, Treasurer and Clerk of Corp.
G. Allison Wells, Vice President
oard of Directors: Francis X. Brown, Edward C. Brunelle, Chester A. Caron, Joseph L. Coburn, Richard Kenary, Carl Dentler, Joseph Fisher, Joseph V. Forti, Robert F. King, Bertrand LaChance, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, R. Patrowicz, Earlon L. Rich, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, John J. Svagzdys, Elliot G. Wellington and G. Allison Wells

STATEMENT OF CONDITION

Assets

Loans to members	1,021,900.00
U.S. Government obligations direct and fully guaranteed	487,677.65
Bonds	15,000.00
Shares in credit unions	16,555.00
Cash in banks	43,832.74
Interest receivable	12,389.11
Certificate of Deposit	450,000.00
Other	600.00
	2,048,014.50

Liabilities

Shares	1,800,640.07
Guaranty fund	32,600.00
Reserve fund	
Undivided earnings	7,916.69
Interim income	56,857.74
Notes payable	150,000.00
Contingency fund	
Reserve for securities Losses	
	2,048,014.50

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955

Alfred A. LaRiviere, President — Charles M. Healey, Jr., Vice President
Chester A. Caron, Treasurer — Joseph L. Coburn, Secretary

Trustees: Edward C. Brunelle, Chester A. Caron, Aaron Coburn, Joseph L. Coburn, Vito Comperchio, Charles M. Healey, Jr., William Kavaney, Alfred A. LaRiviere, Theodore T. Mattus, Jr., Roger Morin, Maston A. Nelson, William Olson John J. Svagzdys, Paul C. Theilig, Stanley Parks

RECONCILEMENT OF CASH ON HAND AS OF OCTOBER 31, 1970

Balance on hand October 31, 1969	146.10
Premiums collected	175,864.86
Surrender credits collected	20,375.91
Administration charges collected	882.00
Temporary return of premium checks	6,946.90
U.S. Treasury bills sold	
Interest	
	204,215.77
Less	
Premiums paid to John Hancock Insurance Company	175,864.86
Policy surrenders paid	6,946.90
Surrender credits paid (Members portion)	20,375.91
Refund of overpayment	
Other expenses	260.00
Westco. C.U.—Share Deposit	500.00
Balance on hand October 31, 1970	268.10

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961

Joseph V. Forti, President — William Kavaney, Treasurer
Charles Driscoll, Vice President — Paul C. Theilig, Clerk of Corporation

Board of Directors: Linus Allain, Chester A. Caron, Joseph Fisher, Carl Dentler, Arthur J. Deslauriers, Richard N. Kenary, Valmore P. Tetreault, Alfred A. LaRiviere, Roland Tuck, G. Allison Wells, John Snagzdys

STATEMENT OF CONDITION

Assets	
Personal loans	133,000.00
U.S. Government obligations, direct and fully guaranteed	3,834,141.88
Bonds	1,994,677.58
Bank stocks	116,290.59
Shares in co-operative banks	120,000.00
Shares in Federal Savings and Loan	20,000.00
Reserve fund	
Shares in Central Credit Union Fund, Inc.	50,225.00
Deposits in savings banks	90,000.00
Furniture and fixtures	1.00
Cash in banks	86,182.25
Certificate of deposit	300,000.00
Other	19,162.59
TOTAL	6,763,680.89
Liabilities	
Insurance Reserve	4,653,891.38
Reserve fund	2,095,256.96
Investment reserve	
Interim income	14,532.55
	6,763,680.89

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

FRANCIS W. SARGENT
Governor

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

Fiscal Year Ended October 31, 1970

332M3
21r
179,secC

SECTION C

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.

800-3-71-048897 Estimated Cost Per Copy: $4.20

MASS.: OFFICE OF THE
COMMISSIONER OF BANKS

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

100 Cambridge Street, Boston

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks
and General Counsel

ROBERT J. MAIETTA

Director of Savings Bank Examinations

FRANCIS D. CRIMMINS

STATE LIBRARY OF MASSACHUSETTS
OCT 27 1971
STATE HOUSE, BOSTON
USE OFFICIAL

CONTENTS

PAGE

Savings Banks and Institutions for Savings:

Abstracts of Annual Reports 49
Aggregate Statements Index 103
Alphabetical Index x
General Remarks v
Legislation viii
Lists Showing Locations, Officers, Trustees, etc. 3

Mutual Savings Central Fund, Inc.:

Statements of Condition 102
Location, Officers, Directors, etc. 47

Savings Bank Investment Fund:

Statement of Condition 102
Location, Officers, Directors, etc. 47

Savings Banks Employees Retirement Association:

Statement of Condition 102
Location, Officers, Trustees, etc. 47

Savings Bank Life Insurance:

Exhibits 113

B21r
1970 Sec. C
A

COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
100 CAMBRIDGE STREET, BOSTON
FEBRUARY 1, 1971

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1970.

Respectfully,

FREYDA P. KOPLOW

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1970, there were 173 such banks in active operation. However, on July 29, 1970, permission was granted, effective as of the close of business October 31, 1970, for the merger of The People's Savings Bank, Worcester and the Worcester Mechanics Savings Bank, Worcester and charter of the Worcester Mechanics Savings Bank. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

During the fiscal year ended October 31, 1970, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

Date Authorized	Date Opened	Name of Bank	Location
November 6, 1969	July 13, 1970	The Hibernia Savings Bank	263 Washington Street, Boston
June 9, 1969	October 19, 1970	Granite Savings Bank	26 Broadway, Rockport

BRANCH OFFICES OPENED

Date Authorized	Date Opened	Name of Bank	Location
November 25, 1968	November 19, 1969	Salem Savings Bank	72 Loring Avenue, Salem
August 21, 1969	December 15, 1969	The Lowell Five Cent Savings Bank	*DeMoulas Shopping Center, Billerica
September 27, 1968	December 22, 1969	Suffolk Franklin Savings Bank	1906 Centre Street, West Roxbury
October 23, 1969	March 2, 1970	The Hingham Institution for Savings	Rockland Street, Hanover
June 1, 1967	March 2, 1970	Medford Savings Bank	499 Riverside Avenue, Medford (Shopping area at Wellington Circle in Medford)
August 21, 1969	March 2, 1970	Springfield Institution for Savings	Fairfield Mall, Memorial Drive, Chicopee (in a temporary trailer facility)
November 25, 1968	April 15, 1970	North Avenue Savings Bank	175 Main Street, Cambridge (Kendall Square, Cambridge)
December 4, 1969	May 11, 1970	Worcester Five Cents Savings Bank	Greendale Office located at 586 West Boylston Street, Worcester
July 3, 1968	June 15, 1970	Dorchester Savings Bank	700 American Legion Highway, Roslindale
June 27, 1967	July 15, 1970	The Provident Institution for Savings in the Town of Boston	151 Tremont Street, Boston
February 3, 1970	August 13, 1970	Newton Savings Bank	256 Moody Street, Waltham
December 4, 1969	September 14, 1970	Community Savings Bank, Holyoke	Center Street, Ludlow
February 3, 1970	August 13, 1970	The Provident Institution for Savings in the Town of Boston	43 Kneeland Street, Boston
June 26, 1969	October 3, 1970	Berkshire County Savings Bank	Park Square, Pittsfield
May 12, 1969	October 10, 1970	Worcester Five Cents Savings Bank	Drury Square (junction Auburn Street and Southbridge Street, temporary), Auburn
April 24, 1969	October 19, 1970	New Bedford Institution for Savings	909 Ashley Boulevard, New Bedford
October 16, 1969	October 28, 1970	Fall River Savings Bank	N/W corner of Rhode Island and Tucker Streets, Fall River
February 26, 1969	October 29, 1970	Weymouth Savings Bank	383 Bridge Street, North Weymouth

*Relocation

BRANCH OFFICES AUTHORIZED NOT IN OPERATION OCTOBER 31, 1970

Date Authorized	Name of Bank	Proposed Location
November 6, 1967	New Bedford Five Cents Savings Bank	Route 6, Dartmouth (Smith Mills area-northwest corner of State Road Route 6, and Hixville Road)
July 17, 1969	Southbridge Savings Bank	Shopping Center, Route 131, Sturbridge
August 21, 1969	Springfield Institution for Savings	Fairfield Mall, Memorial Drive, Chicopee (opened in temporary trailer facility 3–2–70)
August 21, 1969	The Middlesex Institution for Savings	Corner of Hudson and Great Roads, Route 117, Stow
October 23, 1969	Union Warren Savings Bank	*133 Tremont Street, Boston
April 9, 1970	Newburyport Five Cents Savings Bank	Free standing building in parking area at Shopping Center, Salisbury
April 9, 1970	Ludlow Savings Bank	Center and Rood Streets, Ludlow
June 22, 1970	Holyoke Savings Bank	Grant Plaza, Holyoke
June 22, 1970	Marlborough Savings Bank	Peters Avenue and Boston Post Road, Route 20, Marlborough
July 30, 1970	Suffolk Franklin Savings Bank	3 Center Plaza, Boston
September 10, 1970	Charlestown Savings Bank	*1628 Tremont Street, Boston
September 15, 1970	Fall River Five Cent Savings Bank	S/W corner of South Main and Hall Streets, Fall River
September 15, 1970	Springfield Institution for Savings	East side of Cooley Street, about 200 feet north of Allen Street, Springfield
October 29, 1970	Charlestown Savings Bank	851 Boylston Street, Boston

*Relocation

As of the fiscal year ended October 31, 1970, 94 banks had been authorized to operate branch offices, and there were 227 branches in operation (four of which are operated as mobile branches).

Assets

The total assets of such banks at the end of the fiscal year amounted to $12,507 million. During the fiscal year the assets increased approximately $763 million, an increase of 6.50 per cent which represents a continual increase.

Year	Total Assets as of Oct. 31 (in thousands of dollars)	Increase (in thousands of dollars)	Annual Percentage of Increase
1966	$ 9,744,613	$312,540	3.31
1967	10,333,580	588,967	6.04
1968	10,917,389	583,809	5.65
1969	11,744,330	826,941	7.57
1970	12,507,134	762,804	6.50

Investments in U. S. Government holdings have decreased approximately $75 million. Municipal obligations increased $7 million, bank and fire insurance company stocks $64 million and other types of bonds $161 million during the year.

The dollar increase granted on real estate loans amounted to approximately $428 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to $8,756 million and represent 70.01 per cent of the total assets.

Deposits

The deposit liability of the 173 savings banks at the close of business October 31, 1970, amounted to $11,080 million and represented 3,803,914 accounts. The club deposit figure amounting to $19 million is not included in the foregoing amount. During the fiscal year ended October 31, 1970, deposits increased in the amount of $684 million which compares with an increase of $692 million in the preceding year.

Surplus

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to $974 million, or 8.77 per cent of the total deposits. The amount of these surplus accounts has increased approximately $55 million since the fiscal year ended October 31, 1969. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

Dividends

Dividend rates have continued to increase during the twelve months ended October 31, 1970. Statement number 3 of this report is now headed "Dividend Rates", and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately $561 million, which is an increase of $59 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

Liquidity Fund

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to $11.4 million at the close of business October 31, 1970. No application for a loan has been received since prior to the year 1939.

Deposit Insurance Fund

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1970, this Fund insured the full amount of the deposits in 165 of the 173 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over $20,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was $102.6 million at the close of business October 31, 1970. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1970.

SAVINGS BANK INVESTMENT FUND

An open-end mutual fund designed primarily to enable diversified and professionally managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and subsequent amendments. Shares numbering 52,716 with a total net asset market value of $74 million ($1,404.19 per share) were held by 106 banks, 5 life insurance departments and the Savings Banks Employees Retirement Association on October 30, 1970. These figures compare with 47,932 shares with total net asset market

value of $83 million ($1,803.35 per share), held by 101 savings banks, 6 life insurance departments, and the Savings Banks Employees Retirement Association on October 31, 1969.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74–76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and seventy member banks plus seven associations. The total resources of this Association amounted to $50 million at the close of business October 31, 1970.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS YEAR ENDING OCTOBER 31, 1970

Chapter	Amendment to:	Description
791	G.L., c. 167, s. 2 (effective Nov. 24, 1969)	An act increasing the amount of reimbursement to the Commonwealth for the cost of Examining or Auditing Banks by the Commissioner of Banks.
824	G.L., c. 168, s. 47 (effective Nov. 25, 1969)	An act relative to certain investments by Savings Banks in Bank Holding Companies.
124	Acts of 1970 G.L., c. 168, s. 60 G.L., c. 168, s. 60A	An act relative to the computation of dividends by savings banks.
125	G.L., c. 167; new s. 54A	An act authorizing the registration of securities in the name of a nominee.
126	G.L., c. 168, s. 38	An act authorizing savings banks to make mobile home loans.
135	G.L., c. 167, s. 52	An act authorizing the Commissioner of Banks to close certain banks, when in the opinion of the Commissioner an emergency exists and the officers of a bank to close the bank when there is a threat to the security of the bank.
215	G.L., c. 4, s. 7 G.L., c. 6, s. 12A G.L., c. 6, s. 12V (effective Jan. 1, 1971)	An act designating the second and fourth Mondays of October as legal holidays.
294	G.L., c. 183, new s. 57	An act prohibiting a mortgagee from imposing a penalty for prepayment of a mortgage due to a taking by eminent domain.
303	G.L., c. 168, s. 35	An act increasing the amount which savings banks may lend on improvement loans.
305	G.L., c. 168, s. 21 G.L., c. 168, s. 22	An act increasing limits upon deposits in savings banks and upon savings deposits in trust companies.

Chapter	Amendment to:	Description
313	G.L., c. 184, s. 17B	An act requiring that a mortgagor of real estate shall be given a printed copy of the statements contained in the mortgage application.
332	SPECIAL ACT	An act authorizing savings banks and cooperative banks to invest in bonds of the Health and Educational Facilities Authority.
363	G.L., c. 168, new s. 51A	An act relative to the making by savings banks of investments not otherwise authorized.
587	G.L., c. 167, new s. 18B	An act authorizing the Commissioner of Banks to regulate the payment and advertisement of interest and to limit the rate of interest on dividends on deposits in non-federally insured banks.
608	SPECIAL ACT (effective Nov. 2, 1970)	An act authorizing trust companies, savings banks and co-operative banks to assist in the distribution to low income households of food stamp coupons under the federal food stamps program.
619	SPECIAL ACT (effective Nov. 2, 1970)	An act authorizing the merger of Holyoke Co-operative Bank into Community Savings Bank.
824	G.L., c. 140c, s. 7 G.L., c. 184, s. 17B (effective Jan. 1, 1971)	An act requiring certain disclosures in certain residential real estate transactions.
826	G.L., c. 271, new s. 49 (effective Nov. 25, 1970)	An act re-establishing the crime of usury.
877	G.L., c. 168, s. 37 (effective Nov. 30, 1970)	An act relative to personal loans of savings banks.
883	G.L., c. 93, s. 28 G.L., c. 93, new s. 49 (effective Nov. 30, 1970)	An act prohibiting certain collection practices.

Regulations

There are listed below regulations of the Commissioner of Banks promulgated between November 1, 1969 and October 31, 1970.

July 31, 1970 (emergency regulations)	Regulations of the Commissioner of Banks, established under the authority vested in Him by Section 18B of Chapter 167 of the General Laws, relative to the advertising and payment of Interest or Dividends on Deposits by Non-federally insured savings banks and Co-operative banks.
October 29, 1970	Regulations of the Commissioner of Banks, established under the authority vested in Him by Section 18B of Chapter 167 of the General Laws, relative to the advertising and payment of Interest or Dividends on Deposits by Non-federally insured savings banks and Co-operative banks.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages: Officers, Trustees, etc.	Pages: Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	50
Amherst Savings Bank	Amherst	3	51
Andover Savings Bank, The	Andover	3	51
Arlington Five Cents Savings Bank	Arlington	4	51
Assabet Institution for Savings	Maynard	27	77
Athol Savings Bank	Athol	4	51
Attleborough Savings Bank	North Attleboro	32	83
Barre Savings Bank	Barre	4	52
Bass River Savings Bank	Yarmouth	46	100
Bay State Savings Bank	Worcester	45	99
Belmont Savings Bank	Belmont	5	53
Benjamin Franklin Savings Bank	Franklin	17	67
Berkshire County Savings Bank	Pittsfield	34	85
Beverly Savings Bank	Beverly	5	53
Boston Five Cents Savings Bank, The	Boston	5	53
Braintree Savings Bank, The	Braintree	9	57
Bridgewater Savings Bank	Bridgewater	10	58
Brighton Five Cents Savings Bank	Boston	6	53
Bristol County Savings Bank	Taunton	39	91
Brockton Savings Bank	Brockton	10	58
Brookline Savings Bank	Brookline	10	59
Cambridge Savings Bank	Cambridge	11	59
Cambridgeport Savings Bank	Cambridge	11	59
Canton Institution for Savings, The	Canton	12	61
Cape Ann Savings Bank	Gloucester	18	68
Cape Cod Five Cents Savings Bank	Harwich	19	69
Central Savings Bank, The	Lowell	24	75
Charlestown Savings Bank	Boston	6	53
Chelsea-County Savings Bank	Chelsea	12	61
Chicopee Savings Bank	Chicopee	12	61
Citizens' Savings Bank, The	Fall River	15	65
City Savings Bank of Pittsfield	Pittsfield	34	86
Clinton Savings Bank	Clinton	12	61
Cohasset Savings Bank	Cohasset	13	62
Community Savings Bank	Holyoke	20	71
Community Savings Bank	Lawrence	22	72
Conway Savings Bank	Conway	13	63
Danvers Savings Bank	Danvers	13	63
Dedham Institution for Savings	Dedham	14	63
Dorchester Savings Bank	Boston	6	54
Dukes County Savings Bank	Edgartown	15	64
East Boston Savings Bank	Boston	6	54
East Bridgewater Savings Bank	East Bridgewater	14	63
East Cambridge Savings Bank	Cambridge	11	60
Easthampton Savings Bank	Easthampton	14	63
East Weymouth Savings Bank	Weymouth	43	95
Eliot Savings Bank	Boston	7	55
Essex Broadway Savings Bank	Lawrence	22	73
Everett Savings Bank	Everett	15	65
Fairhaven Institution for Savings	Fairhaven	15	65
Fall River Savings Bank	Fall River	16	65
Fall River Five Cents Savings Bank	Fall River	16	65
Fitchburg Savings Bank	Fitchburg	16	66
Florence Savings Bank	Northampton	32	83
Foxborough Savings Bank	Foxboro	17	67
Framingham Savings Bank	Framingham	17	67

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Franklin Savings Institution, The	Greenfield	19	69
Gardner Savings Bank, The	Gardner	18	67
Georgetown Savings Bank	Georgetown	18	68
Granite Savings Bank	Rockport	36	88
Great Barrington Savings Bank	Great Barrington	18	69
Greenfield Savings Bank	Greenfield	19	69
Grove Hall Savings Bank	Boston	7	55
Hampden Savings Bank	Springfield	38	91
Haverhill Savings Bank	Haverhill	19	69
Haydenville Savings Bank	Williamsburg	44	97
Hibernia Savings Bank, The	Boston	7	55
Hingham Institution for Savings, The	Hingham	20	70
Holliston-Hopkinton Savings Bank	Hopkinton	21	71
Holyoke Savings Bank	Holyoke	20	71
Home Savings Bank	Boston	7	55
Hudson Savings Bank	Hudson	21	71
Hyde Park Savings Bank, The	Boston	8	55
Institution for Savings, in Newburyport and its vicinity	Newburyport	30	81
Ipswich Savings Bank	Ipswich	21	72
Lawrence Savings Bank	Lawrence	22	73
Lee Savings Bank	Lee	23	73
Leicester Savings Bank	Leicester	23	73
Lenox Savings Bank	Lenox	23	73
Leominster Savings Bank	Leominster	23	74
Lexington Savings Bank	Lexington	24	74
Lincoln Savings Bank	Boston	8	56
Lowell Five Cent Savings Bank, The	Lowell	24	75
Lowell Institution for Savings	Lowell	25	75
Ludlow Savings Bank	Ludlow	25	75
Lynn Five Cents Savings Bank	Lynn	25	76
Lynn Institution for Savings	Lynn	26	76
Malden Savings Bank	Malden	26	77
Marblehead Savings Bank	Marblehead	26	77
Marlborough Savings Bank	Marlboro	26	77
Medford Savings Bank	Medford	27	77
Medway Savings Bank	Medway	27	78
Melrose Savings Bank	Melrose	27	78
Merrimac Savings Bank	Merrimac	28	79
Middleborough Savings Bank	Middleboro	28	79
Middlesex Institution for Savings, The	Concord	13	62
Milford Savings Bank	Milford	28	79
Millbury Savings Bank	Millbury	28	79
Milton Savings Bank	Milton	29	79
Monson Savings Bank	Monson	29	80
Nantucket Institution for Savings	Nantucket	29	80
Natick Five Cents Savings Bank	Natick	29	81
New Bedford Five Cents Savings Bank	New Bedford	30	81
New Bedford Institution for Savings	New Bedford	30	81
Newburyport Five Cents Savings Bank	Newburyport	31	81
Newton Savings Bank	Newton	31	82
Nonotuck Savings Bank	Northampton	32	83
North Adams Hoosac Savings Bank	North Adams	31	83
Northampton Institution for Savings	Northampton	32	83
North Avenue Savings Bank	Cambridge	11	60
North Brookfield Savings Bank	North Brookfield	33	84
North Easton Savings Bank	Easton	14	64
North Middlesex Savings Bank	Ayer	4	52
Orange Savings Bank	Orange	33	85
Palmer Savings Bank	Palmer	33	85
Pentucket Five Cents Savings Bank	Haverhill	20	70
People's Savings Bank of Brockton	Brockton	10	59
Peoples Savings Bank	Holyoke	21	71
People's Savings Bank, in the city of Worcester	Worcester	45	99
Plymouth Savings Bank	Plymouth	34	86
Plymouth Five Cents Savings Bank	Plymouth	35	87

Name	Location	Pages: Officers, Trustees, etc.	Pages: Assets, Liabilities, etc.
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	51
Provident Institution for Savings in the Town of Boston, The	Boston	8	56
Quincy Savings Bank	Quincy	35	87
Randolph Savings Bank	Randolph	35	87
Reading Savings Bank	Reading	36	87
Rockland Savings Bank	Rockland	36	88
Salem Savings Bank	Salem	36	89
Salem Five Cents Savings Bank	Salem	37	89
Seamen's Savings Bank	Provincetown	35	87
Shelburne Falls Savings Bank	Shelburne	37	89
Somerset Savings Bank	Somerville	37	89
Somerville Savings Bank	Somerville	37	89
South Adams Savings Bank	Adams	3	50
South Boston Savings Bank	Boston	9	57
Southbridge Savings Bank	Southbridge	38	90
South Scituate Savings Bank	Norwell	33	85
South Weymouth Savings Bank	Weymouth	43	96
Spencer Savings Bank	Spencer	38	90
Springfield Five Cents Savings Bank	Springfield	38	91
Springfield Institution for Savings	Springfield	39	91
Stoneham Savings Bank	Stoneham	39	91
Suffolk Franklin Savings Bank	Boston	9	57
Taunton Savings Bank	Taunton	39	92
Union Savings Bank	Fall River	16	66
Union Warren Savings Bank	Boston	9	57
Uxbridge Savings Bank	Uxbridge	40	92
Wakefield Savings Bank	Wakefield	40	93
Waltham Savings Bank	Waltham	40	93
Ware Savings Bank	Ware	40	93
Wareham Savings Bank	Wareham	41	93
Warren Savings Bank	Warren	41	93
Warren Five Cents Savings Bank	Peabody	34	85
Washington Savings Bank	Lowell	25	75
Watertown Savings Bank	Watertown	41	94
Webster Five Cents Savings Bank	Webster	41	94
Wellfleet Savings Bank	Wellfleet	42	95
Westborough Savings Bank	Westboro	42	95
Westfield Savings Bank	Westfield	42	95
West Newton Savings Bank	Newton	31	82
Weymouth Savings Bank	Weymouth	43	96
Whitinsville Savings Bank	Northbridge	33	84
Whitman Savings Bank	Whitman	43	97
Williamstown Savings Bank	Williamstown	44	97
Winchendon Savings Bank	Winchendon	44	97
Winchester Savings Bank	Winchester	44	97
Winthrop Savings Bank	Winthrop	45	98
Woburn Five Cents Savings Bank	Woburn	45	98
Worcester County Institution for Savings	Worcester	46	99
Worcester Five Cents Savings Bank	Worcester	46	99
Worcester Mechanics Savings Bank	Worcester	46	99
Worcester North Savings Institution, The	Fitchburg	17	67
Woronoco Savings Bank	Westfield	42	95
Mutual Savings Central Fund, Inc.	Boston	47	102
Savings Bank Investment Fund	Boston	47	102
Savings Banks Employees Retirement Association	Boston	47	102

SAVINGS BANK LIFE INSURANCE

	Page
List of Issuing Banks	113
Aggregate Statement of Condition	114
Aggregate Statement of Income and Disbursements	115
Aggregate Exhibit of Policies	116
General Insurance Guaranty Fund	116
Savings Bank Life Insurance Council	117

ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

SHOWING

LOCATIONS OF MAIN OFFICES

AND BRANCHES

NAMES OF OPERATING OFFICERS,

CLERK AND TRUSTEES

MEMBERS OF BOARD OF INVESTMENT AND

AUDITING COMMITTEE

AND

OFFICERS AND DIRECTORS OF

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street
Date of Incorporation, March 17, 1853

Charles A. Tarr
President

Douglas J. Bone
Vice President

James E. Doughty
Clerk of Corporation

John I. Maxwell
Treasurer

Donald R. Eldridge
William J. Giniewicz
Assistant Treasurers

Trustees

R. S. Alden
W. S. Bancroft
*D. J. Bone
W. E. Browne (Hon.)
J. D. Cutler
†J. W. Dennis
†J. E. Doughty
R. W. Gates
M. D. Haskins (Hon.)
L. A. Hathaway
R. F. Ludden
†D. H. Lynch
J. I. Maxwell
*H. I. Perry
*C. A. Robertson
*C. A. Smith
*J. P. Smith
*C. A. Tarr
R. L. Trask
H. B. Trufant

Deposits go on interest first day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS

South Adams Savings Bank
2 Center Street
Date of Incorporation, May 1, 1869

John J. Gallivan
President

Thomas O. Harvey
Benedict P. Polak
Vice Presidents

Richard P. Ouellette
Clerk of Corporation

Michael Kwasniowski, Jr.
Treasurer

Larena S. Potter
Peter Zabek, Jr.
Assistant Treasurers

Leo V. Willett
Chairman of Board

Trustees

†M. S. Anthony
†J. I. Curtin
J. J. Gallivan
*T. O. Harvey
*W. H. Hoffman
D. L. LaFrance
†F. S. Lazarczyk
R. P. Ouellette
*B. P. Polak
*J. T. Satko
*L. V. Willett

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY

Provident Institution for Savings in the Towns of Salisbury and Amesbury
5 Market Street
Date of Incorporation, February 20, 1828

Carlyle B. Peterson
President

George L. Briggs, Jr.
Albert Leddy
Walter A. Holbrook, Jr.
Vice Presidents

George L. Briggs, Jr.
Treasurer

Hugh A. Miller
Assistant Treasurer

Walter W. Hammond
Clerk of Corporation

Trustees

G. L. Briggs, Jr.
*F. F. Calnan
†W. C. Clark
J. C. Fuller
W. W. Hammond
*W. A. Holbrook, Jr.
†W. B. Hunt
*A. Leddy
H. A. Miller
*C. B. Peterson
*H. Rie
†L. J. Shore

Deposits go on interest fifteenth business day of each month
Dividends are payable January 25, April 25, July 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST

Amherst Savings Bank
1 South Pleasant Street
Date of Incorporation, April 5, 1864
Branch Offices
142 Russell Street, Hadley
487 Newton Street, South Hadley

Robert McCarter
President

Winthrop S. Dakin
Exec. Vice President

Scott H. Harvey
Vice President

Alexander Madenski
Asst. Vice President

Bruce G. Brown
Clerk of Corporation

Lawrence H. Smith
Treasurer

Donald A. Vickowski
Assistant Treasurer

Trustees

H. W. Atkins
†R. L. Bates
R. R. Blair
B. G. Brown
*K. D. Cuddeback
W. S. Dakin
†H. M. Elder
P. T. Ford
*R. P. Hadley
K. M. Hertzfeld
C. R. Longsworth
*R. McCarter
H. I. Newell
*W. P. Rackliffe
†A. D. Rhodes
H. H. Skillings
A. L. Torrey
*W. L. Vincent

Deposits go on interest from day of deposit
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER

The Andover Savings Bank
61 Main Street
Date of Incorporation, April 2, 1834
Branch Offices
108 Main Street, North Andover
547 Broadway, Methuen

Robert M. Henderson
President

Richard C. MacGowan
Vice President

Lyman S. Appleton
Clerk of Corporation

Richard C. MacGowan
Treasurer

Chester T. Jenkins
Dana W. Kingsley
Frank P. Tuminelli
Assistant Treasurers

Trustees

L. S. Appleton
*T. A. Bridges
*W. E. Brimer
*P. S. Clements
*C. G. Hatch
*R. M. Henderson
†J. M. Kemper
R. C. MacGowan
†E. C. Nichols
K. H. Pollard
*A. W. Reynolds
H. N. Stevens, Jr.
†G. Sutton

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws last Monday in November

***Member of Board of Investment.**
†Member of Auditing Committee.

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue
Date of Incorporation, April 2, 1860

Branch Offices
190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark
President

Paul A. Cameron
Arthur D. Saul, Jr.
Vice Presidents

Burton Harrison
Asst. Vice President

Paul A. Cameron
Treasurer

Janet M. Pavliska
Vice Treasurer

George C. Henderson, Jr.
Alexander Malcomson, Jr.
W. Warren Ramirez
Philip L. Russo
John W. Tarca
Assistant Treasurers

Robert F. O'Brien
Clerk of Corporation

Trustees

†R. W. Baker
†C. W. Blackmon
M. W. Bradford
P. A. Cameron
*E. P. Clark
J. B. Fox
H. M. Gott (Hon.)
*W. F. Homer, Jr.
F. Keefe
†W. C. McCarty
R. F. O'Brien
G. C. Porter (Hon.)
*G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng
A. C. Tobey
A. Weller

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable first business day of each month
Annual meeting date as provided for in By-Laws second Wednesday of December in each year

ATHOL

Athol Savings Bank
444 Main Street
Date of Incorporation, February 12, 1867

Edward J. Herd
President

A. Spaulding Rose
Arthur R. James
Vice Presidents

Arthur R. James
Treasurer

Leonard E. King
Assistant Treasurer

Howard M. Lougee
Clerk of Corporation

Trustees

†W. Findlay
A. E. Hamm
†R. R. Haven
*E. J. Herd
†H. H. Higgins
A. R. James
L. E. King
*P. P. Jerris
H. M. Lougee
*S. A. Perekslis
*A. S. Rose
*R. M. Tyler

Deposits go on interest first business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street
Date of Incorporation, March 5, 1885

Richard J. O'Toole
President

James R. Pender
Robert U. Holden
Vice Presidents

Edwin B. Coltin
Clerk of Corporation

George P. Koronis
Treasurer

Beatrice E. Cooper
Assistant Treasurer

Trustees

*A. E. Anderson
†D. W. Balch
*D. E. Boatman
W. S. Boettcher
E. B. Coltin
S. F. Conant (Hon.)
B. W. Drew
D. P. Hardy
R. H. J. Holden (Hon.)
R. U. Holden
†F. Jahn
G. P. Koronis
P. N. Laggis
C. A. P. Lawrence (Hon.)
†J. J. Madigan
*R. J. O'Toole
*A. L. Paulson
*J. R. Pender
S. W. Sabine (Hon.)
J. T. Sullivan (Hon.)
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street
Date of Incorporation, May 1, 1869

F. William McQueston
President

Albert J. Regienus
Vice President

John E. Maki
Treasurer

Irving M. Hale
Clerk of Corporation

F. William McQueston
Chairman of Board

Trustees

C. G. Allen, Jr.
*J. W. Britton
G. P. Brown (Hon.)
†P. T. Carroll
S. C. Case (Hon.)
*C. S. Connington, Sr.
†I. M. Hale
†E. C. Hutchinson
J. E. Maki
*F. W. McQueston
J. R. Moore
*A. J. Regienus
*G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.
†Member of Auditing Committee.

BELMONT

Belmont Savings Bank
2 Leonard Street
Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

William W. Arbuckle
President

Hans A. Laaby
August R. Meyer
Robert B. Pitcher
Edward C. Wilson
Vice Presidents

Francis Harvey
Treasurer

Dorothy G. Backman
Raymond H. Fougere
Assistant Treasurers

A. Leavitt Taylor
Clerk of Corporation

Edward C. Wilson
Chairman of Board

Trustees

†L. C. Anderson
*W. W. Arbuckle
R. Braucher
G. Cushman
W. J. Davidson
F. Harvey
V. L. Hennessy
R. O. Howe
C. Kendall
*H. A. Laaby
*A. R. Meyer
†C. B. Nickerson
*R. B. Pitcher
†W. A. Schan
S. L. Simonds (Hon.)
A. L. Taylor
*E. C. Wilson
P. R. Winters

Deposits go on interest fifteenth day of each month
Dividends are payable 4th Monday of January, April, July and October
Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY

Beverly Savings Bank
175 Cabot Street
Date of Incorporation, February 19, 1867

Branch Office
Dodge Street

R. Wendell Dronsfield
President

Norman C. Foster
Joseph A. Kelly
Robert O. Lunn
George R. Spear
Vice Presidents

Elizabeth L. Butterworth
Asst. Vice President

Roy K. Patch
Clerk of Corporation

Clay G. Parmenter
Treasurer

Helen R. Fiske
Michael L. Llewellyn
Sheldon R. Norwood
Assistant Treasurers

Trustees

G. A. Baker
R. H. Bliss
D. F. Booth
T. H. Bott, Jr. (Hon.)
†C. Campbell
L. W. Cann
†P. R. Clark
M. R. Cole
†L. W. Davis
*R. W. Dronsfield
J. H. Fine
*N. C. Foster
B. Glovsky
D. J. Gordon
†P. T. Greenlaw
*J. A. Kelly
D. S. Littlehale
*R. O. Lunn
†W. A. Mood
C. F. Nagel
A. J. Sheehan
*G. R. Spear
R. C. Stapledon
W. C. Tannebring, Jr.
R. E. Vincent

Deposits go on interest day of deposit
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON

The Boston Five Cents Savings Bank
30 School Street
Date of Incorporation, February 22, 1825

Branch Offices
One Center Plaza
77 Milk Street
385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
704 Boylston Street
441 Brookline Avenue
2343 Washington Street, Roxbury
Washington Park Shopping Mall, Roxbury
696 Centre Street, Jamaica Plain
1895 Centre Street, West Roxbury

G. Churchill Francis
President

Robert J. Spiller
Exec. Vice President

Edwin J. Beck
Robert T. Lawrence
Howard C. Nason
George H. Robinson
Robert J. Spiller
Charles H. Wood
Vice Presidents

Charles H. Bennett
Peter J. Blampied
Herbert P. Gray
Charles G. Katibian
Thomas E. Manley
L. Walter Nelson
Clarence D. Wilson
Asst. Vice Presidents

Charles H. Wood
Treasurer

Charles M. Byron
Bernice M. Clay
Fern E. Murray
Wesley W. Neilssien
Linton E. Taber
Assistant Treasurers

Fosdick P. Harrison
Clerk of Corporation

Robert M. Morgan
Chairman of Board

Trustees

B. Adams
*D. H. Bigelow
G. S. Bissell
*M. G. Bolster
R. F. Bradford
S. Brown
F. J. Carey
*A. L. Coburn, Jr.
†H. W. Cole
J. F. Collins
C. M. Cutler
A. P. Everts, Jr.
*G. C. Francis
W. F. Goodale, Jr.
A. H. Haffenreffer, Jr.
S. P. Harrison
C. S. Hart
P. F. Hellmuth
H. D. Hodgkinson
C. Hunneman
V. C. Johnson
J. P. McSherry
*R. M. Morgan
R. S. Morse
J. R. Morss
W. F. Morton
*C. B. Rechner
D. R. Sargent
M. A. Shattuck, Jr.
*J. J. Snyder
R. J. Spiller
†D. G. Sullivan
L. A. Sykes
D. T. Trigg
F. F. Vorenberg
E. Walcott
R. P. Waters, Jr.
L. H. Weinstein
M. C. Wheeler
J. N. White
R. G. Wiese
J. M. Wood, Jr.
†A. S. Woodworth
P. I. Wren

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

*Member of Board of Investment.
†Member of Auditing Committee.

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)
Date of Incorporation, March 28, 1861
Branch Offices
121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland Circle

Charles J. Kiley, Jr.
President

J. Warren Sullivan
Vice President

John C. Kiley
Treasurer

Barry F. St. George
Ronald M. MacInnes
Joseph E. Kovalski
Thelma S. Devine
Assistant Treasurers

Gaetano T. Cuggino
Clerk of Corporation

Trustees

†J. H. Connors
G. T. Cuggino
*N. J. Cuggino
T. J. Curtin
K. B. Donovan
†E. P. Ford
*J. E. Hurley
†J. S. Kavanah
*C. J. Kiley, Jr.
J. C. Kiley
J. J. Murphy
*E. K. Pilsbury
Guido Salvucci
J. W. Sullivan
*A. J. Welch, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws second Wednesday in April

Charlestown Savings Bank
55 Summer Street
Date of Incorporation, April 7, 1854
Branch Offices
532 Commonwealth Avenue
126 High Street
1 Thompson Square, Charlestown
1645 Tremont Street
25 Union Street
1355 Washington Street

John E. Wilkinson
President

Robert W. Garver
Exec. Vice President

Wallace C. Baxter
Robert T. Allmon
Theodore L. Storer
Vice Presidents

Oliver C. Peterson
Charles F. Sherman
John E. Stewart
Robert H. Sulis
Carl H. Wiedemann
Asst. Vice Presidents

Florence M. Moody
Clerk of Corporation

Kenneth N. S. Ferguson
Treasurer

David S. Carr
Charles E. Potts, Jr.
Louise Seely
Horace W. Tibbetts
Assistant Treasurers

Norman F. Barrett
Chairman of Board

Trustees

*S. C. Badger
*N. F. Barrett
W. C. Baxter
W. S. Brewster
†A. T. Buros
†M. M. Cantor
J. Farley
R. B. Fowler
F. L. Glimp
A. J. Goldberg
E. V. Grabill
G. Hansen
J. P. Healey
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
R. B. Johnson
A. Loring
†C. F. Machen
W. M. McCormick
H. B. McGuire
D. A. Mittell
E. H. Perkins
D. W. Scudder
H. B. Shepard, Jr.
*F. F. Stockwell
T. L. Storer
R. P. Tibolt
W. E. Tilburg
†C. W. Trempf
F. L. Tucker
F. W. Watriss
C. M. Werly
*J. E. Wilkinson
R. D. Williams

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in November

Dorchester Savings Bank
572 Columbia Road (Dorchester District)
Date of Incorporation, April 16, 1894
Branch Offices
1625 Blue Hill Avenue, Mattapan
22 Boylston Street
234 Mt. Vernon Street
569 Washington Street
700 American Legion Highway, Roslindale

Arthur F. Shaw, Jr.
President

Arthur C. Murray
Exec. Vice President

Emanuel H. Sanders
Verdie A. Dodds
Charles E. Gibson
Endicott Smith
George P. Towle
Vice Presidents

William J. Collins
Alton L. Horte
Louis H. Maurer
Asst. Vice Presidents

Arthur C. Murray
Treasurer

William M. Horte
Donald C. McLeod
Loretta J. Philbrick
Harold Saunders, Jr.
Assistant Treasurers

Robert P. Kenney
Clerk of Corporation

Trustees

†A. B. Andrews
P. Barrow
A. S. Beale
W. E. Blair
†C. E. Borden
R. L. Clark
*C. F. Collins
*V. A. Dodds
†E. A. Farnum
S. Fernald
R. FitzGerald
*W. R. Freeman
*C. E. Gibson
†F. A. Giles, Jr.
*L. V. Gould
F. H. Graham
J. M. Haffenreffer
S. W. Howe
E. C. Keating (Hon.)
R. A. Keating
†R. P. Kenney
R. Lowe, Jr. (Hon.)
A. M. Mager
E. F. McAuliffe
A. C. Murray
L. J. Roazen
A. S. Roe (Hon.)
*E. H. Sanders
*A. F. Shaw, Jr.
E. Smith
*G. P. Towle
A. C. Trethewey (Hon.)
T. F. Tuttle
D. W. Vose

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Wednesday in May

East Boston Savings Bank
10 Meridian Street (East Boston District)
Date of Incorporation, April 26, 1848
Branch Office
1 Bennington Street

C. Maxwell French
President

Ralph R. Bagley
Richard P. Belcher
Stewart P. Lynch
Vice Presidents

Pasquale A. Cervizzi
Clerk of Corporation

Charles R. Cranford
Treasurer

Joseph A. Sciortino
M. Louise Townsend
Assistant Treasurers

C. Maxwell French
Chairman of Board

Trustees

*J. E. Bagley, Jr.
R. R. Bagley
R. P. Belcher
*J. D. Brown
P. A. Cervizzi
*W. M. Cooke
R. Dell Orfano
F. B. Duncan (Hon.)
*W. H. Dykstra
C. M. French
A. S. Garon
†J. Guarino
G. E. Hodge (Hon.)
T. E. Key
†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
A. S. Ripa
*R. E. Webb
A. F. Wilson
J. Woolley
†H. C. Young
F. J. Zeo

Deposits go on interest from day of deposit
Dividends are payable 16th day of each month
Annual meeting date as provided for in By-Laws Monday preceding fifteenth day of April

*Member of Board of Investment.
†Member of Auditing Committee.

Eliot Savings Bank
165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

P. Roland Hebert
President

Richard S. Willis
Laurence K. Hawkins
Whitney Wright
Leila M. Atwood
Vice Presidents

George B. Rowlings
Clerk of Corporation

Charles P. Read
Treasurer

Leila M. Atwood
Ernest W. Hale
Assistant Treasurers

Trustees

L. M. Atwood
*E. L. Bond
H. E. Braconier
†F. A. Brewer, Jr.
†H. J. Chilton
E. H. Eacker
A. B. Emmons
*B. H. Field
*L. K. Hawkins
*P. R. Hebert
L. P. Hills
†D. C. Howlett
†R. C. Hussey
G. B. Jones
A. Latham, Jr.
†H. D. Norstrand
G. B. Rowlings
R .H. Smithwick
F. J. Staples
M. G. Summers
T. S. Thompson
H. C. Ward
*R. S. Willis
*W. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

The Hibernia Savings Bank
263 Washington Street

Date of Incorporation, May 21, 1912

James W. Conners
President

William F. Hickey
Albert P. Hill
J. Joseph Maloney
Philip P. Stuart
Vice Presidents

Natale Coraine
Treasurer

Philip M. McManamin
Assistant Treasurer

Charles B. Carroll
Clerk of Corporation

John D. Riordan
Chairman of Board

Trustees

C. B. Carroll
*J. W. Conners
N. Coraine
J. J. Cotter (Hon.)
W. F. Coyne
F. C. DeSantis
J. F. Desmond
J. E. Downes, Jr.
B. J. Dwyer
A. E. Haley
C. J. Ligotti
*J. J. Magee
J. W. Mahoney
*J. J. Maloney
L. O'Connell
†J. W. O'Connor
†J. Quincy
G. M. Rideout
*J. D. Riordan
E. H. Roemer
†G. A. Rowe
W. H. Ryan (Hon.)
*P. P. Stuart

Deposits go on interest from day of deposit

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday of May

Grove Hall Savings Bank
35 Washington Street (Brighton District)

Date of Incorporation, January 30, 1914

Branch Office
1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg
President

Joseph G. Riesman
Irving Usen
Vice Presidents

Arnold S. Dane
Clerk of Corporation

Joseph G. Hallett
Treasurer

Irving Adams
Wilbur R. Beane
Mark F. Daley
James T. Mulligan
Assistant Treasurers

Trustees

G. Alpert
A. S. Beal
W. L. Collins (Hon.)
L. Dana
A. S. Dane
*C. S. Elkind
*L. Endlar
†L. Flax
*A. M. Ginzberg
M. Gordon
J. G. Hallett
*J. Kardon
E. S. Lebowich
S. Pinsly
J. G. Riesman
*L. R. Rolde
†M. Saxe
S. Schein
A. Shactman
†B. G. Shapiro
H. Singer
S. L. Slosberg
A. G. Smith
B. Solomon
I. Usen
J. Ware, Jr.
*D. Weisberg
J. Weisberg
M. Weiss
H. W. Whynot

Deposits go on interest twentieth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday in April

Home Savings Bank
69 Tremont Street

Date of Incorporation, March 17, 1869

John H. Guluzian
President

Donald A. Pope
Edward Norris
Brinton Watson
Vice Presidents

William R. Tuttle
Frederick R. Wood
Asst. Vice Presidents

Evelyn F. Grace
Clerk of Corporation

Donald A. Pope
Treasurer

Christopher C. Winslow
Vice Treasurer

John P. Cooper
David L. Delano
Donald B. Emerson
William J. Herrick
Edward H. O'Brien
Assistant Treasurers

Alton P. Cole
Chairman of Board

Trustees

†D. C. Arnold
*P. W. Atwood
*B. Bump
K. J. Butters
N. L. Cahners
*A. P. Cole
*D. J. Evans
†E. L. Francis
J. H. Fullerton
*L. S. Glidden, Jr.
†J. Greenbaum
*J. H. Guluzian
W. G. Harding
D. B. Ingram
A. H. Johnson
W. A. W. Krebs
L. H. Martin
D. J. Moore, Jr.
C. A. Morss, Jr.
D. A. Pope
J. Preston
J. F. Rich
R. S. Shreve
C. L. Smith, Jr.
*E. F. Tillson
R. Wengren

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy
President

Reed Freeman
Harlan R. Pinkham
Vice Presidents

Robert F. Dray
Clerk of Corporation

Arthur L. MacDonald, Jr.
Treasurer

Ronald A. McKee
Ruth M. Sudbey
Assistant Treasurers

Michael J. Dray
Chairman of Board

Trustees

J. W. Agnew
†P. G. Douglas
*M. J. Dray
R. F. Dray
*R. Freeman
*C. W. Hardy
*H. Heap, Jr.
A. L. MacDonald, Jr.
G. F. Marden
†M. T. Pike
*H. R. Pinkham
*E. R. Pulsifer
D. T. Scott
O. W. Swangren
†S. O. Swangren

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank
1575 Tremont Street (Roxbury District)

Date of Incorporation, November 5, 1915

Thomas W. Crosby
President

Donald B. Wallace
Exec. Vice President

Richard J. Condon
A. James MacLellan
Joseph G. Murphy
Vice Presidents

Donald B. Wallace
Treasurer

Henry Slide
Assistant Treasurer

Thomas W. Crosby
Chairman of Board

Frank J. Glossa
Clerk of Corporation

Trustees

W. G. Bowers
*G. I. Breen
P. C. Cleary
*J. P. Condon
R. J. Condon
R. J. Cotter, Jr.
*T. W. Crosby
†K. G. Fettig
W. J. Gormley
*J. W. Haley
†F. T. Kelley
R. H. Kelly
*A. J. MacLellan
R. A. MacLellan (Hon.)
T. E. Mahony
J. F. McHale, Sr.
P. E. Mitchell
W. F. Morris, Jr.
J. G. Murphy
D. M. Owens
*J. J. Riley, Jr.
†W. J. Sheils
W. H. Sullivan
W. A. Tracy
T. F. True, Jr.
E. J. Vogel
D. B. Wallace
F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings in the Town of Boston
36 Temple Place–30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices
120 Franklin Street
Summer-Washington Subway
15 Prudential Center Plaza
25 State Street
Charles River Plaza Shopping Center
151 Tremont Street
43 Kneeland Street

John S. Howe
President

Kenneth B. McMullen
Exec. Vice President

Donald G. Benson
George G. Cleveland
Albert R. Johannesen
William B. Marshall
Norman McIntosh
Vice Presidents

Wm. Arthur Dupee
Sec. of Corporation

C. Philip Hammond
Treasurer

Walter L. Bergman
Joseph A. Comerford
David O. Fletcher
Richard J. Foley
Margaret A. Linton
William J. Maytum
Alice G. O'Connor
Walter G. Sullivan
Margaret E. Tracy
Asst. Vice Presidents

Walter L. Bergman
Joseph A. Comerford
Dean P. Friberg
Albert R. Johannesen
Margaret A. Linton
Assistant Treasurers

Edward L. Bigelow
Chairman of Board

Trustees

†J. Q. Adams
†O. K. Anderson
R. L. Banks
*E. L. Bigelow
E. L. Bigelow, Jr.
L. P. Chamberlain
Hilliard J. Coan
H. Coolidge
*J. L. Cooper
C. Devens
W. A. Dupee
M. Gray
J. Grew
*H. F. Hagemann, Jr.
B. M. Hall
†E. B. Hanify
J. S. Howe
A. W. Hunnewell, Jr.
R. C. Jordan
W. Seavey Joyce
*R. Livermore, Jr.
G. M. Lovejoy, Jr.
*J. Lowell
*E. Lyne
K. B. McMullen
G. R. Minot
F. S. Moseley, III
L. R. Niles
G. Olmsted, Jr.
E. H. Osgood
A. H. Parker
B. D. Parks
R. F. Perkins
J. M. Powell
*P. H. Theopold
J. L. Thorndike
W. N. Thorndike
D. C. Watson
S. H. Wolcott, Jr.

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

South Boston Savings Bank
460 West Broadway (South Boston District)
Date of Incorporation, March 3, 1863

Alfred W. Archibald, *President*
Dana L. Ruoff, *Treasurer*

Francis P. Hersey
George M. Pond
Vice Presidents

John M. Bleakie
Clerk of Corporation

Robert C. Feeney
Irving L. Hobbs
Robert E. Lee
William D. Powers
Assistant Treasurers

Chandler Bigelow
Chairman of Board

Trustees

*A. W. Archibald
L. W. Archibald
*C. Bigelow
J. M. Bleakie
*H. Bowen
*A. J. Bowker
E. B. Cass
C. J. Crowley
†C. A. Curtis
D. M. DeHart
F. E. Douglas
J. Fine
H. Gambrill, Jr.
J. J. Grigalus
*F. P. Hersey
I. L. Hobbs
E. H. Hommel
R. R. Laine
C. R. LaPlante
†E. G. Morse
*F. G. Neal
D. L. Ruoff
E. J. Ryall
†R. E. Seeger

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Tuesday in April

Suffolk Franklin Savings Bank
45 Franklin Street
Date of Incorporation, March 7, 1833
Branch Offices
18 Tremont Street
1 State Street
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale
217 Adams Street, Dorchester
1906 Centre Street, West Roxbury

Edward M. Kehoe, *President*
Herbert W. Gray, Jr., *Treasurer*

Herbert W. Gray, Jr., *Exec. Vice President*
David D. Samson, *Vice Treasurer*

Charles H. Douglass, Jr., *Vice President*
Arthur F. DiTrapano
John M. George
Douglas W. Smith
Robert E. Snow
Charlotte M. Soutter
Robert A. Williams
Assistant Treasurers

James T. Bailey, Jr.
Elinor L. Coggin
Carl S. Ericson
Clayton R. Foote
Hauthaway Mabbett
Albert A. Osterberg
Richard B. Paige
Robert D. West
Asst. Vice Presidents

Joseph H. Bacheller, Jr.
Chairman of Board

Lawrence B. Damon
Clerk of Corporation

Trustees

H. H. Ayer
*J. H. Bacheller, Jr.
J. Barnard, Jr.
†A. G. Barry
T. P. Beal (Hon.)
G. W. Blakeley, Jr.
C. I. Blanchard
†H. J. Bourneuf
E. D. Brooks (Hon.)
E. D. Brooks, Jr.
R. P. Chapman
L. F. Daley
L. B. Damon
C. H. Douglass, Jr.
W. R. Driver, Jr.
R. J. Eaton (Hon.)
J. G. Flint
E. W. Gammons (Hon.)
*J. F. Gerrity
H. W. Gray, Jr.
G. Hall, III
F. T. Hammond, Jr.
J. B. Harriman
*M. L. Harris
R. Harte, Jr.
L. T. Hill (Hon.)
G. Howland
A. B. Hunt
K. L. Isaacs
H. W. Jarvis
*E. M. Kehoe
E. L. King
R. W. Lawson
A. P. Loring
*R. H. Lovell
*J. W. Lund
†G. Macomber
H. H. Meyer (Hon.)
†H. H. Meyer, Jr.
A. O'Keeffe (Hon.)
W. L. Pierce
J. E. Rogerson
W. B. Snow (Hon.)
C. H. Spaulding
H. P. Wilkins
W. W. Wolbach
*H. A. Wood, Jr.
R. R. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws third Tuesday in December

Union Warren Savings Bank
216 Tremont Street
Date of Incorporation, February 21, 1829
Branch Offices
52 Congress Street
174 Federal Street
69 Franklin Street
North Station Concourse
3 Park Street
728 Washington Street, Norwood

Francis P. Brennan, *President*
Thomas M. Joyce, *Clerk of Corporation*

Howard M. Bacon
Robert W. Clifford
Herbert V. Gearty
Malcolm T. MacVicar
Albert E. Pfefferle
Charles W. Swinton
Vice Presidents

Herbert V. Gearty, *Treasurer*

Joseph G. Edwards
Paul F. Foley
Henry G. Hedquist
Johan G. W. Holmberg
Ainslie L. MacPhail
Louis W. Sheppard
Assistant Treasurers

Paul E. Dion
Asst. Vice President

Trustees

*J. I. Ahern
R. W. Bachelder
†H. R. Bartlett
†J. K. Benson
*F. P. Brennan
E. A. Brest
F. H. Burr
F. A. Carlson
J. P. Carr (Hon.)
E. Catlin, Jr.
*T. Chase
R. W. Clifford
*R. N. Cox
E. B. Crowley
*D. L. Currier
B. A. Druker
*J. H. Eaton, Jr.
B. T. Fawcett
J. B. Finigan
*W. J. Fitzgerald
*P. W. Fitzpatrick
†T. J. Galligan, Jr.
H. V. Gearty
A. B. Gowing
†R. W. Hubbs
†J. F. Hunnewell
*T. Johnson
T. M. Joyce
W. C. Kendrick
C. Kenny
*E. H. Lane
M. T. MacVicar
*J. C. Morrison
T. Motley
*E. J. O'Neil, Jr.
†L. H. Parks
R. D. Patterson
A. E. Pfefferle
J. V. Quinlan
H. H. Scott
C. W. Swinton
B. C. Tower
*W. B. Tyler
G. Wallace
J. N. Worcester

Deposits go on interest from day of deposit
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws Thursday before the second Monday in April

BRAINTREE

The Braintree Savings Bank
865 Washington Street
(South Braintree District)
Date of Incorporation, March 21, 1870
Branch Office
South Shore Plaza

Robert P. Gray, *President*
Donald K. Norris, *Clerk of Corporation*

Lindsay L. Tait
Exec. Vice President

Gordon W. Bryant
Herbert B. Hollis
John T. Trefry, Jr.
Vice Presidents

Edward W. Archibald, *Treasurer*

Edmund G. Bregoli
Assistant Treasurer

William E. Westman
Chairman of Board

Trustees

*H. J. Albee
J. Barile
*G. W. Bryant
*R. P. Gray
H. B. Hollis
F. J. Klay
†F. J. Landenberger
D. K. Norris
†L. K. Oliphant
R. F. Peck
*R. W. Proctor
*R. W. Sullivan
†J. H. Swift, Jr.
*J. T. Trefry, Jr.
C. Welch (Hon.)
*W. E. Westman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Tuesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

BRIDGEWATER

Bridgewater Savings Bank
14 Main Street

Date of Incorporation, March 19, 1872

Branch Office
12 West Center Street, West Bridgewater

Ralph A. Hopkins
President

Herman G. Daiker
Joseph W. Johnson
Vice Presidents

Herbert A. Sarkisian
Clerk of Corporation

Edward B. Hayward, II
Treasurer

James A. McGuigan
Thomas J. Phelan, Jr.
Assistant Treasurers

Alfred T. Wells
Chairman of Board

Trustees

*R. G. Barker
†F. W. Burrill
*W. E. Clark
*H. G. Daiker
M. A. Edson
*H. M. Estabrook, Jr.
C. A. Freeman
E. B. Hayward, II
*R. A. Hopkins
*J. W. Johnson
†J. J. Kent
J. E. Lucini
R. A. McNeeland
W. M. O'Rourke
*R. B. Pickett
†C. P. Resevick
†E. W. Rice
F. Sanborn
H. A. Sarkisian
A. S. Tolivaisa
*A. T. Wells

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON

Brockton Savings Bank
1 North Main Street

Date of Incorporation, March 3, 1881

Branch Offices
443 Belmont Street
589 Centre Street

Harry E. Adams, Jr.
President

Anthony D. Matarese
Michael E. Tumonis
Vice Presidents

Frank B. Hatch
Theodore L. Vitty
Asst. Vice Presidents

John A. Eaton, Jr.
Clerk of Corporation

Reeves P. Relyea
Treasurer

Milton H. Davidson
Walter R. Lendh
Aubrey J. Lynche
Assistant Treasurers

Trustees

*H. E. Adams, Jr.
H. A. Baynes
H. S. Crocker (Hon.)
†S. W. Davis
A. C. Doyle
J. A. Eaton, Jr.
*B. C. Forsberg
C. N. Fuller
*K. L. Hanson
G. O. Jenkins
G. E. Keith
A. L. Lane
*F. B. Linehan
*A. D. Matarese
G. M. McCrillis, Jr.
M. B. Norcross (Hon.)
E. H. O'Neill
†P. W. Prouty
†K. E. Sampson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Thursday in December

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Branch Office
Westgate Mall

Deane R. MacKenzie
President

Andrew F. Phillips
Richard C. Reed
Vice Presidents

William E. Doyle, Jr.
Clerk of Corporation

Robert E. Swanson
Treasurer

Richard L. Drew
Matthew Nicoll
Joseph M. Picanzi
Carleton G. Smith
Assistant Treasurers

Trustees

F. E. Burgess (Hon.)
J. F. Conley, Jr.
G. I. Crowell (Hon.)
W. E. Doyle, Jr.
†W. A. Ingram
†E. B. Keith
*R. M. Keith
W. E. Keith
L. C. Lyda
*D. R. MacKenzie
*A. F. Phillips
R. J. Potvin
*R. C. Reed
M. Smith
R. E. Swanson
†J. W. Tarbell
M. B. Tarlow
J. R. Wheatley
*F. H. Whitney
H. H. Wydom

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws second Monday in April

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe
President

Franklin T. Pfaelzer, Jr.
Frederick T. Pratt
Earl C. Rogers
J. Stanley Lee
Vice Presidents

Henry D. White
Clerk of Corporation

Earl C. Rogers
Treasurer

Joseph L. Arsenault
Ronald A. Downing
Percy S. Hardy
W. Emily Horne
Robert F. Hughes
J. Stanley Lee
Charles H. Peck
Georgina S. Reeser
Harold W. Shankle
Assistant Treasurers

Frederick T. Pratt
Chairman of Board

Trustees

G. S. Baldwin (Hon.)
R. A. Berenson
C. C. Billings
†H. G. Bradlee, Jr.
W. A. Burnham
G. C. Caner, Jr.
P. Dean
E. M. Farnsworth (Hon.)
C. W. Hubbard, III
*R. I. Hunneman
G. F. McNeilly
*R. B. Miner
†H. H. Newell
*F. T. Pfaelzer, Jr.
*F. T. Pratt
*R. W. Pratt
E. C. Rogers
E. W. Rogers (Hon.)
*H. S. P. Rowe
E. D. Rowley
J. J. Slotnik
W. S. Stout
S. R. Thayer
†H. D. White

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

*Member of Board of Investment.
†Member of Auditing Committee.

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue
Date of Incorporation, April 2, 1834

Stuart Shaffer
President

R. Parker Dudley
Vice President

W. Pearce Coues
Asst. Vice President

Marcus Morton
Clerk of Corporation

John P. Derby
Treasurer

Herbert M. Blodgett
Lynn E. Chase
W. Pearce Coues
Gilmore B. Creelman
Louis A. Dussault
Assistant Treasurers

Trustees

†F. Adams
F. Ashley
P. H. Bradley
A. H. Brooks, Jr.
*J. G. Cushman
†R. A. Dow
*R. P. Dudley
F. J. Good
*V. R. Herterick
W. M. Hogan, Jr.
W. B. King
†J. Lintner
H. Liss
A. McClennen
J. R. Moot
E. W. Sexton
*S. Shaffer
W. Shelmerdine
K. Upton
*J. W. Weeks

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable 10th of each month

Annual meeting date as provided for in By-Laws third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue
Date of Incorporation, March 15, 1853

Stanley L. Brown
President

Raymond J. Adams
Paul R. Corcoran
William T. Livingston
Nathan B. Ricker
George A. Yule
Vice Presidents

George E. Wilson
Asst. Vice President

Robert N. Cann
Clerk of Corporation

Raymond J. Adams
Treasurer

John P. Geishecker
Vice Treasurer

Walter W. Hulbert
Doris A. Johnson
Robert E. Jumper
Assistant Treasurers

Trustees

*C. T. Abbott
R. J. Adams
†B. H. Bowden
H. G. Bradlee
*S. L. Brown
R. N. Cann
*P. R. Corcoran
†W. P. Dole
L. F. Feloney
S. S. Ganz
D. Koplan
T. H. D. Mahoney
R. D. Muzzy
*F. W. Phelan
L. C. Read
*N. B. Ricker
E. I. Snider
G. M. Solomons
R. Tonon
J. O. Welch
A. F. White (Hon.)
†C. P. Whitlock

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable on or before the 20th of each month

Annual meeting date as provided for in By-Laws third Wednesday in December

East Cambridge Savings Bank
292 Cambridge Street
Date of Incorporation, April 29, 1854

Branch Office
1310 Cambridge Street

George E. Lakschewitz
President

Earland S. Black
Willard C. Craig
Vice Presidents

Norman S. Blanchard
Clerk of Corporation

Earland S. Black
Treasurer

David T. Brewster
Ralph G. Burstad
Charles B. Cutter
Evalyn W. Felch
Assistant Treasurers

Trustees

J. G. Adams
E. S. Black
*F. X. Buebendorf
R. G. Burstad
*J. H. Campbell
J. J. Cherkerzian
†R. F. Clark
*W. C. Craig
C. B. Cutter
R. R. DeGuglielmo
†R. W. Fawcett
†W. J. FitzGerald
*J. F. Jefferson
*G. E. Lakschewitz
A. E. Lerman
R. A. Sheffield
J. L. Simonds
L. O. Simonds (Hon.)
J. Thomson, Jr. (Hon.)
H. C. Waddle, Sr.

Depos ts go on nterest day of deposit

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws fourth Monday of November

North Avenue Savings Bank
1960 Massachusetts Avenue
Date of Incorporation, March 7, 1872

Branch Office
275 Main Street

Donald P. Noyes
President

Arthur W. Emerson
William F. Askin, Jr.
Kenneth Holland
Lauriat Lane
Frederick H. Nickels
Vice Presidents

Alfred J. Conlan
Asst. Vice President

Francis W. K. Smith
Clerk of Corporation

William F. Askin, Jr.
Treasurer

Clifton E. Collier
Albert G. Hale
Richard W. Knibbs
Assistant Treasurers

Trustees

J. B. Ames
G. Bailey
P. Belliveau
*R. E. Bennink
J. F. Blackman
J. J. Brennan, Jr.
G. E. Curtin
F. H. Davis
†J. M. Dry
O. C. Eckel
A. W. Emerson
E. Emerson
†F. J. England
R. F. George (Hon.)
†H. G. Gerrish
*T. F. Gibson
*L. Lane
R. C. Long
*F. H. Nickels
*J. W. Norris
*D. P. Noyes
F. W. K. Smith
J. H. Walsh
W. J. Wauters (Hon.)
D. B. Wilson

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable 10th of each month

Annual meeting date as provided for in By-Laws first Wednesday in June

*Member of Board of Investment.
†Member of Auditing Committee.

CANTON

The Canton Institution for Savings
557 Washington Street
Date of Incorporation, March 4, 1835

John E. Fish — *President*
Ralph C. Jackson — *Treasurer*
George M. Mansfield
Ralph C. Jackson — *Vice Presidents*
Joseph F. Ronayne — *Assistant Treasurer*
Donald B. Wheeler — *Clerk of Corporation*

Trustees

*C. F. Alexander
†J. S. Bullock
*E. V. Cogliano
†J. H. Draper, Jr.
W. W. Draper, Jr.
C. K. Endicott (Hon.)
*J. E. Fish
R. C. Jackson
J. L. Keeling
*I. J. Kelley
C. M. Lord, Jr.
M. H. MacGregor
*G. M. Mansfield
D. Packard
C. W. Pinkham
†R. T. Seavey
J. C. Sullivan
*R. W. Wetherbee
*R. Williams, Jr.

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA

Chelsea-County Savings Bank
267 Broadway
Date of Incorporation, April 28, 1854
Branch Offices
435 Broadway
10 Pleasant Street, Revere
185 Squire Road, Revere
385 Broadway, Revere

William C. Andrew — *President*
William M. Beal — *Vice President*
Henry D. Alpers
Sidney M. Kensinger
C. Muriel Nickerson
Kenneth M. Smith
Donald R. Stormont — *Vice Presidents*
Wilford S. Cuthbertson — *Chairman of Board*
Paul D. Carlberg
Francis A. McQuaid — *Asst. Vice Presidents*
Michael J. Glazerman — *Clerk of Corporation*
William M. Beal — *Treasurer*
Edwin C. Gardner
Elizabeth A. Geary
John E. Harvey
Daniel Miller, II
E. Franklin Phillips — *Assistant Treasurers*

Trustees

H. D. Alpers
*W. C. Andrew
†W. D. Apthorp
C. N. Atwood
W. M. Beal
E. F. Becker
H. R. Browne
W. M. Bush
P. D. Carlberg
†K. P. Chase
H. C. Corliss (Hon.)
E. B. Corman
W. J. Creedon
S. Curtis
*W. S. Cuthbertson
J. P. Dalis
H. W. Dingwell
P. D. Duncan
*W. W. Dykeman
J. A. Festa
H. W. Frost (Hon.)
E. C. Gardner
M. J. Glazerman
J. E. Harvey
†J. H. Holman
W. R. Holmes
J. W. Hosmer
*S. M. Kensinger
S. J. Leonard
†A. J. Leone
W. L. Martin
E. J. McCarthy
W. J. Murdock
C. M. Nickerson
F. L. Patton
I. Perlman
C. D. Rockwell
*F. J. Ryan
*D. C. Seamans
*P. B. Seamans
†J. F. Shaughnessy
I. W. Slade
K. M. Smith
*S. A. Smith
D. R. Stormont
*F. J. Sullivan
†W. W. Symonds
*J. F. Tierney, Jr.
J. F. Tierney, Sr. (Hon.)
M. Wise
E. S. Wozniak

Deposits go on interest fifteenth day of each month
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in November

CHICOPEE

Chicopee Savings Bank
36 Center Street
Date of Incorporation, February 27, 1845
Branch Office
794 Memorial Drive, Chicopee Falls

Stephen A. Zajchowski — *President*
Ernest R. Lavigne
Addison C. Morse
Thomas D. Murphy
Edward J. Pryzbyla — *Vice Presidents*
George D. Ouimette — *Treasurer*
Albert H. Roy — *Assistant Treasurer*
Stephen A. Zajchowski — *Chairman of Board*
Richard G. Mosher — *Clerk of Corporation*

Trustees

E. W. Beauchamp
E. A. Brodeur
D. F. Canty (Hon.)
*D. G. Christensen
P. H. D'Amour
*E. R. Dupuis
†E. J. Fitzgerald
R. E. Fontaine
†B. A. Galuszka
A. Gomes
E. C. M. Jasinski
J. Korkosz
*E. R. Lavigne
G. E. Membrino
*A. C. Morse
R. G. Mosher
T. D. Murphy
J. B. Peltz
*E. J. Pryzbyla
†E. A. Roy
S. Sitarz (Hon.)
J. A. Swiatlowski
S. A. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of January

CLINTON

Clinton Savings Bank
200 Church Street
Date of Incorporation, May 15, 1851

Douglas J. Hayes — *President*
Edward F. Gibbons
Arno Kuettner — *Vice Presidents*
James H. Wiesman — *Treasurer*
James P. Durkin — *Assistant Treasurer*
John J. Philbin — *Clerk of Corporation*

Trustees

L. F. Burke
D. W. Carruth
N. S. Coldwell
P. H. Despotopulos
*A. J. Friedrich
*E. P. Gannon
†P. A. Garofoli
*E. F. Gibbons
*D. J. Hayes
V. E. Kilgour
*A. Kuettner
J. J. Philbin
†H. L. Robichaud
F. Schreiter
†F. O. Vorspohl
J. H. Wiesman

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Monday in June

***Member of Board of Investment.**
†Member of Auditing Committee.

COHASSET

Cohasset Savings Bank
13 Elm Street
Date of Incorporation, February 28, 1845

Daniel S. Campbell, *President*
Donald E. Bates, *Treasurer*
Donald E. Bates
John H. Dean
Vice Presidents
Robert P. Magner, *Assistant Treasurer*
Stephen J. Dwyer, *Clerk of Corporation*

Trustees

D. E. Bates
*T. Bates
*D. S. Campbell
*J. H. Dean
†S. J. Dwyer
A. L. Lehr, Jr.
T. F. Mulcahy
C. E. Pipes
*W. E. Poland
*M. B. Pratt
S. N. Ripley
R. E. Sherbrooke
†W. C. Swift
†R. T. Wetzler
W. B. White

Deposits go on interest first day of the month if made on or before the fifth day of the month
Dividends are payable January 5, April 5, July 5 and October 5
Annual meeting date as provided for in By-Laws second Monday in January

CONCORD

The Middlesex Institution for Savings
64 Main Street
Date of Incorporation, March 4, 1835
Branch Office
315 Main Street, Acton

James R. Mercer, Jr., *President*
John C. Collins, *Treasurer*
Thomas Flint
John C. Collins
H. Bradford Sturtevant, III
Vice Presidents
Richard L. Wiggin, II
William G. Wilkinson
Assistant Treasurers
Charles D. MacPherson, *Clerk of Corporation*

Trustees

*F. H. Bubier
G. W. Clark
J. C. Collins
R. Crafts
J. M. Eaton, Jr.
*T. Flint
*T. R. Huckins
P. Jewell, Jr.
F. R. Johnson
G. H. Kidder
†W. L. Kingman
†W. D. Locke
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
W. M. Rand, Jr.
F. W. Smith
W. S. Smith
*E. K. True
†G. Wells

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Tuesday in June

CONWAY

Conway Savings Bank
Main Street
Date of Incorporation, March 10, 1887

Ralph G. Lilly, *President*
Alice M. Allis, *Treasurer*
Robert W. Phillips
Raymond S. Totman
Vice Presidents
Dale A. Kirkpatrick, *Clerk of Corporation*

Trustees

G. W. Allis
*R. A. Anderson
C. S. Boyden (Hon.)
C. W. Boyden
R. H. Boyden
*L. W. Graves
R. G. Hassell
*T. A. Herlihy
D. A. Kirkpatrick
†L. W. Lagoy
K. A. Lilly
*R. G. Lilly
†D. H. Nye
R. L. Roberts (Hon.)
†W. O. Seibert
L. K. Totman
*R. S. Totman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS

Danvers Savings Bank
1 Conant Street
Date of Incorporation, March 20, 1850

Everett A. Needham, *President*
William H. Price, Jr., *Treasurer*
William H. Price, Jr.
C. Everett Elliott
Vice Presidents
William H. Bailey
Walter B. Maxwell
Assistant Treasurers
Napier B. Caldwell
Clerk of Corporation

Trustees

N. B. Caldwell
C. V. Clement, Jr.
J. H. Coffin
C. Elliott
*C. E. Elliott
†I. A. Francis
R. H. Gaskill (Hon.)
A. Hutchinson
F. H. Kirby
*J. W. Knowlton
W. G. Merrill, Jr.
*C. F. Murray
*E. A. Needham
†R. A. Peterson
*G. G. Potter
W. H. Price, Jr.
R. S. Roberts (Hon.)
C. S. Sears
†C. S. Tapley
C. K. Twiss
J. D. Woodberry

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws third Wednesday in November

*Member of Board of Investment.
†Member of Auditing Committee.

DEDHAM

Dedham Institution for Savings
603 High Street
Date of Incorporation, March 19, 1831
Branch Offices
741 Providence Pike
254 Bussey Street
673 High Street, Westwood

Robert F. Clark, *President*
Winthrop P. Hersey
John D. Lund
James I. Schock, *Vice Presidents*
Augustus W. Soule, Jr., *Clerk of Corporation*
John D. Lund, *Treasurer*
James I. Schock, *Vice Treasurer*
Harold C. Gladden
Kilburn L. Child, Jr.
Margaret M. Riley, *Assistant Treasurers*

Trustees

*R. Bancroft
C. W. Bartlett
*R. F. Clark
*J. Dwinell
*B. Fisher
P. Grant
N. L. Harris (Hon.)
†S. Haydock
*W. P. Hersey
A. Hollingsworth
*T. E. Jansen, Jr.
†R. W. Leith, Jr.
†R. Lowell, Jr.
A. W. Soule, Jr.
J. N. Tweedy
S. Weeks, Jr.
E. W. Wiggins, Jr.
*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Thursday of April

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street
Date of Incorporation, March 8, 1870
Branch Office
1 Mattakeesett Street, Pembroke

Edmund W. Nutter, *President*
Frank N. Houghton, *Vice President*
Arnold C. Swanson, *Clerk of Corporation*
Arthur R. Bradstreet, *Treasurer*
Charles V. Ladd, *Assistant Treasurer*
Frank N. Houghton, *Chairman of Board*

Trustees

D. B. Bannerman
J. A. Boni
A. R. Bradstreet
J. M. Chandler (Hon.)
*W. M. Clark
H. R. Crosby
E. W. Dewhurst
†K. G. Henrich
*F. N. Houghton
†R. C. Howard
H. W. Kerr
K. S. Nordin
A. A. Nummi
A. M. Nutter
*E. W. Nutter
*F. E. Parris
*G. A. Ridder
A. C. Swanson
P. Washburn (Hon.)
†E. S. Whitmarsh

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON

Easthampton Savings Bank
36 Main Street
Date of Incorporation, February 10, 1869

Howard E. Fasser, *President*
Roy C. Ekengren, *Exec. Vice President*
Thomas J. Scanlon, *Clerk of Corporation*
Robert L. Mullaly, *Treasurer*
Traugott J. Wodicka
Agnes R. McLean, *Assistant Treasurers*
Howard E. Fasser, *Chairman of Board*

Trustees

W. H. Auerswald
*A. I. Cartledge
P. J. Clapp
†W. J. Czelusniak
R. C. Ekengren
*H. E. Fasser
*H. A. Goldberg
A. E. Granat
†R. O. Irmischer
F. J. Janik
C. W. Johnson
†W. F. Kelsey
*J. T. Lagowski
J. J. Moriarty, Jr.
T. J. Scanlon
P. Stevens
R. F. Ulm
*T. Zavorski

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable February 1, May 1, August 1 and November 1

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
295 Main Street (North Easton District)
Date of Incorporation, February 8, 1864

Raymond Taylor, *President*
Douglas D. Porter, *Exec. Vice President*
Richard J. Hatchfield
Roger A. McNamara, *Vice Presidents*
Douglas D. Porter, *Treasurer*
Richard R. Ethier, *Assistant Treasurer*
John S. Ames, Jr., *Chairman of Board*
Anthony Pires, *Clerk of Corporation*

Trustees

D. Ames
J. S. Ames, Jr.
†N. A. Anderson
*H. E. Boone
*C. J. Coughlin
W. N. Cummings
*R. J. Hatchfield
A. D. Johnson (Hon.)
*R. A. McNamara
†A. G. Morse
N. B. Morse (Hon.)
†A. Pires
D. D. Porter
E. L. Randall (Hon.)
R. L. Sproul
*R. Taylor
H. C. Thomas
E. C. White

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in December

*Member of Board of Investment.
†Member of Auditing Committee.

EDGARTOWN

Dukes County Savings Bank
Main Street
Date of Incorporation, March 8, 1955

John W. Osborn
President

Edward E. Mayhew, Jr.
Treasurer

Henry Corey
Robert M. Love
Asst. Vice Presidents

Fredrick H. Chirgwin
Clerk of Corporation

Trustees

*A. A. Alley
†J. Campbell
F. H. Chirgwin
†H. Corey
S. C. Gentle
A. Hall
L. H. Leland
*R. M. Love
R. J. Mitchell
*W. B. Norton
*J. W. Osborn
D. R. Swift
*A. K. Sylvia
†E. W. Vincent

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway
Date of Incorporation, March 1, 1889

Frank E. Woodward
President

Ernest A. Ryder
Treasurer

Harry Beats
Willard C. Lombard
Vice Presidents

David J. Carlberg
Richard M. Burden
Assistant Treasurers

Alden P. Tuells
Clerk of Corporation

Trustees

*E. H. Ahlin
*H. Beats
†J. S. Beats
*S. R. Gardiner
†C. A. Herne
A. L. Holmes
H. M. Jones
W. C. Lombard
W. C. Lyford
H. L. Macaulay
†H. K. Macdonald
R. K. Manning, Jr.
K. P. Roberts
E. A. Ryder
*E. H. Tobey
A. P. Tuells
R. W. Willson
*F. E. Woodward

Deposits go on interest day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street
Date of Incorporation, February 10, 1832

Richard H. Carpenter
President

George A. Bunnell, Jr.
Treasurer

George A. Bunnell, Jr.
George R. Graves
Lawrence B. Maxfield
Vice Presidents

Walter E. Bowman, III
George R. Graves
Everett Sykes
Assistant Treasurers

Robert E. Browne
Clerk of Corporation

Richard H. Carpenter
Chairman of Board

Trustees

L. Alexion
R. E. Browne
G. A. Bunnell, Jr.
C. Burr
W. H. Carey
*R. H. Carpenter
R. E. Chase
*R. A. Covill
*H. A. Darwin
H. Fell
†E. A. Hayward
E. L. Holden
†C. L. MacLauchlin
*L. B. Maxfield
*E. M. Radcliffe
A. L. Rawcliffe
†G. Schwartz
R. B. Young

Deposits go on interest from day of deposit
Dividends are payable 2nd Monday of each month
Annual meeting date as provided for in By-Laws second Monday in November

FALL RIVER

The Citizens' Savings Bank
4 South Main Street
Date of Incorporation, November 15, 1851

Ray C. Bigelow
President

John M. Parker
Treasurer

John M. Parker
John W. Borden
James W. Spence, Jr.
Vice Presidents

John W. Borden
James W. Spence, Jr.
Philip J. Gladue, Jr.
Assistant Treasurers

Warren A. Parmenter
Clerk of Corporation

William E. Crowther
Chairman of Board

Trustees

†A. L. Audet, Jr.
*R. C. Bigelow
R. A. Bogle, Jr.
†W. A. Brown, Jr.
O. M. Cherry (Hon.)
P. G. Collias
*J. H. Collins
J. T. Cottrell, Jr.
J. J. Coughlin
*W. E. Crowther
J. E. Fitzgerald
W. P. Grant
J. H. Hudner
*M. Kusinitz
R. L. LaVault
A. A. Morse
J. M. Parker (Hon.)
W. A. Parmenter
W. Prescott
F. E. Singleton
J. W. Spence, Jr.
†F. E. Sullivan
*H. T. Walker

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of March, June, September and December
Annual meeting date as provided for in By-Laws second Monday of June

*Member of Board of Investment.
†Member of Auditing Committee.

Fall River Savings Bank
141 North Main Street
Date of Incorporation, March 11, 1828

Branch Offices
873 County Street, Somerset
397 Rhode Island Avenue

Robert F. Sykes, *President*
John M. Burchell, *Exec. Vice President*
George E. Kay, *Vice President*
Alston M. Rigby, *Treasurer*
Maureen Varanese, Leslie H. King, Luiz Perreira, *Assistant Treasurers*
George M. Jackson, *Clerk of Corporation*

Trustees

*W. Birkett
C. D. Boardman
E. Brayton (Hon.)
†L. S. Brayton
†J. E. Bullock
F. M. Chace (Hon.)
R. H. Gee
C. H. Hawes
W. G. Heath
G. M. Jackson
*G. E. Kay
J. A. Mitchell
*C. R. Murray
V. M. Nanni
J. F. O'Donoghue
A. M. Rigby
G. Sanford
*C. C. Smith
*R. F. Sykes
†D. A. Toomey

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank
79 North Main Street
Date of Incorporation, April 10, 1855

Donald A. Bogle, *President*
John F. Dator, Eldredge H. Leeming, Lincoln P. Holmes, *Vice Presidents*
Richard K. Hawes, Jr., *Clerk of Corporation*
Timothy J. Cotter, *Treasurer*
Richard W. Pilling, Alice B. Spooner, *Assistant Treasurers*
Douglas J. Richardson, *Chairman of Board*

Trustees

H. Ashworth
†H. W. Barnett
G. Bedard
*D. A. Bogle
J. A. Cohen
F. L. Collins, Jr.
†F. A. Crosson
*J. F. Dator
C. S. Deplitch
R. Green
R. K. Hawes (Hon.)
†R. K. Hawes, Jr.
L. P. Holmes
*E. H. Leeming
*K. List
W. F. Long, Jr.
*A. E. Mobouck
*D. J. Richardson
M. F. Welsh (Hon.)

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable last Monday of each month

Annual meeting date as provided for in By-Laws second Wednesday of January

Union Savings Bank
20 South Main Street
Date of Incorporation, April 24, 1869

Alfred F. Austin, Jr., *President*
Herbert Boothman, Sr., Philip S. Brayton, *Vice Presidents*
James W. Killoran, *Clerk of Corporation*
James F. Borden, *Treasurer*

Trustees

*D. Ashton
*A. F. Austin, Jr.
*W. H. Barker
†J. F. Beckett, Jr.
H. Boothman
H. Boothman, Jr.
J. F. Borden
*P. S. Brayton
W. C. Driscoll
*A. Ehrenhaus
J. W. Killoran
†C. A. Norman, Jr.
†C. E. Reed, III
*C. C. Rounseville
S. W. Udis
R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable February 19, May 19, August 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG

Fitchburg Savings Bank
780 Main Street
Date of Incorporation, February 12, 1846

Branch Offices
519 Electric Avenue
John Fitch Highway

Robert S. Goldthwait, *President*
Richard D. Foulkes, *Vice President*
Dwight P. Wentworth, *Asst. Vice President*
Raymond L. Morin, *Treasurer*
Evelyn F. Delage, John O. Lonnqvist, Brian F. Roberts, *Assistant Treasurers*
Robert L. Ware, *Clerk of Corporation*

Trustees

W. W. Aalto
*W. B. Adams
J. B. Aubuchon (Hon.)
*J. P. Aubuchon
R. Bullock (Hon.)
E. C. Caouette (Hon.)
D. M. Crocker
*P. W. Dawley
F. J. DeBonis
E. S. Eichin
R. D. Foulkes
*R. S. Goldthwait
J. J. Hammond
N. Harrower (Hon.)
†C. F. Holt
†V. E. Huntington
W. Laverack
H. V. Lindberg
A. H. Meyer (Hon.)
M. M. Moran
*E. A. Newcomb
†W. S. Reagan
M. F. Shea
E. A. Stanton
W. T. Swain
C. F. Taylor (Hon.)
G. R. Wallace, 3rd
R. L. Ware

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

*Member of Board of Investment.
†Member of Auditing Committee.

The Worcester North Savings Institution
288 Main Street
Date of Incorporation, May 26, 1868

Branch Office
Mill and Haws Streets, Leominster

William S. Brown, *President*
Geldert S. Brown, *Vice President*
C. William Wester, *Asst. Vice President*
J. Everett White, *Treasurer*
Walfrid A. Makela, *Assistant Treasurer*
Henry G. Bowen, *Clerk of Corporation*

Trustees

V. A. Anderson
A. Belliveau (Hon.)
H. G. Bowen
R. B. Bowen
G. S. Brown
*W. S. Brown
†C. W. Chicknavorian
*S. F. Chittick
B. Crocker, Jr.
N. C. Cross
*E. N. Daulton, Jr.
†W. H. Dolan, Jr.
J. J. Durkin, Jr.
R. W. Fisher
R. W. Foster
D. D. Goodwin (Hon.)
*C. A. Johnson
*D. A. McGregor
G. W. Munson (Hon.)
J. V. Nachtway
A. G. Neal (Hon.)
H. D. Penan
†L. E. Poole
R. A. Price
H. H. Rahnasto
J. R. Rhoads, Jr.
C. D. Rhoten
F. M. Rhoten
F. P. Ross
J. H. Simonds
N. C. Weeks

Deposits go on interest day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBORO

Foxborough Savings Bank
4 School Street
Date of Incorporation, April 18, 1855

W. Wallace Kelley, *President*
Albert G. Hutchins
Harold W. Moore
Donald H. Pike, *Vice Presidents*
Elmer L. Zeller, *Treasurer*
Virginia A. Ward, *Assistant Treasurer*
Grace E. Donovan, *Clerk of Corporation*

Trustees

H. E. Cornish
†G. E. Donovan
E. H. Downs (Hon.)
N. R. Ferguson
E. C. Fox
*R. H. Fuller
*W. P. Fuller
R. W. Grahn
*C. E. Holt
*A. G. Hutchins
F. I. Iddings, Jr.
*W. W. Kelley
D. J. Lynch, Jr.
J. H. Marsden (Hon.)
†W. H. McAlister
†H. E. McKenzie, Sr.
*D. H. Pike
R. S. Pinkham
J. J. Putnam (Hon.)
G. R. Rodman
C. C. Ryder
*W. L. Sellon
J. D. Youd
E. L. Zeller

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Wednesday following the first Monday in June

FRAMINGHAM

Framingham Savings Bank
15 Park Street
Date of Incorporation, April 23, 1883

Branch Offices
770 Water Street
575 Worcester Road

Arthur M. Fitts, Jr., *President*
Charles F. Long
Herbert Schnare
Harvey E. Matheson, *Vice Presidents*
F. Crawford Reed, *Asst. Vice President*
James A. Robertson, *Clerk of Corporation*
Milton E. Baldwin, Jr., *Treasurer*
Robert M. McKenzie
Charles D. Warner
Lester C. Conner, Jr.
Dennis M. Desiata
Clyde W. Raybuck, *Assistant Treasurers*
Arthur M. Fitts, Jr., *Chairman of Board*

Trustees

M. E. Baldwin, Jr.
*A. M. Fitts, Jr.
*V. H. Galvani
†J. P. Hastings
†G. H. Hulme
V. J. Irvine (Hon.)
*C. F. Long
†C. F. Long, Jr.
*A. M. Mason
*H. E. Matheson
†J. A. Robertson
*J. H. Schmidt, Jr.
*H. Schnare
*W. F. Sullivan
†R. N. Wallis

Deposits go on interest from day of deposit

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws first Monday in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street
Date of Incorporation, February 20, 1871

Lewis J. Cataldo, *President*
Warren R. Gilmore
Donald S. Mackintosh
Raymond N. Peterson, *Vice Presidents*
William R. Feeley, *Treasurer*
Kenneth B. Osborn, *Assistant Treasurer*
Edmund J. Keefe, *Clerk of Corporation*

Trustees

†H. C. Abbott
C. H. Carlson (Hon.)
*L. J. Cataldo
*P. N. Chick
J. W. Chilson
*H. J. Cook
†G. W. Dana
W. R. Feeley
A. J. Freeman
*W. R. Gilmore
*W. B. Goodwin
E. J. Keefe
*D. S. Mackintosh
D. J. Mann
R. D. Mann
G. S. Perry
*R. N. Peterson
*A. E. Rockwood

Deposits go on interest fifteenth day of the month if made on or before the twenty-fifth day of the month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws fourth Monday of November

*Member of Board of Investment.
†Member of Auditing Committee.

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Charles A. Stone
President

Philip A. Bjurling
Robert N. Ellis
Volney W. Howe
Mary E. Johnson
Carlton E. Nichols
F. Gordon Saunders
Vice Presidents

Robert N. Ellis
Treasurer

Richard E. Keeney
Thomas R. Mailloux
Assistant Treasurers

Leonard S. Lakin
Clerk of Corporation

Trustees

C. G. Bell
*P. A. Bjurling
S. A. Brooks
†R. W. Cushing
†E. E. Dunn
R. E. Ellis
G. H. Heywood, Jr.
J. Heywood
*V. W. Howe
R. D. Huhtala
*M. E. Johnson
*C. E. Nichols
†W. S. Sargent
*F. G. Saunders
*C. A. Stone

Deposits go on interest from day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Frank M. Meader
President

Charles G. Baker
Vice President

Leland W. Lowell
Clerk of Corporation

Guy A. Minchin
Treasurer

Ruth B. Stetson
Assistant Treasurer

Dudley M. Tenney
Chairman of Board

Trustees

C. G. Baker
*D. C. Elliott
H. B. Esty
J. E. Hamblet
T. L. Hamelin
*M. R. Kelloway
*R. J. Kinney
L. W. Lowell
F. M. Meader
*G. A. Minchin
W. S. Phillips
†H. N. Pingree
†H. A. Roberts
*D. M. Tenney
†E. G. Williams

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in May

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

Branch Office
Beach Street, Manchester

Charles W. Lowrie
President

Lawrence N. Peterson
Vice President

James H. Bagshaw
Clerk of Corporation

Henry A. Jones
Treasurer

Raynor G. Adams
John G. Olsen, Jr.
Assistant Treasurers

Trustees

†J. H. Bagshaw
*H. Bell
W. R. Bishop
*T. A. Bradley
J. D. Cunningham
*H. C. Dexter
*N. A. Faulk
R. J. Harris
C. T. Heberle
H. L. Jodrey
H. A. Jones
R. Kramer
*C. W. Lowrie
†E. Morley
*L. N. Peterson
D. F. Slade
D. E. Sudbay
†T. G. Wonson

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Branch Office
Main Street, Sheffield

R. Gordon Granger
President

Martin E. Leafgreen
Vice President

George R. McCormick
Clerk of Corporation

George P. Adams
Treasurer

James R. Humphrey
Allen W. Klahn
Emma H. Stanton
David J. Whitcomb
Assistant Treasurers

Trustees

*P. I. Adams
R. B. Anderson
*H. S. Andrews
W. F. Barrett, Jr.
J. F. Cook
W. F. Dempsey
C. W. Dolby
H. H. Erbe
W. F. Flaherty (Hon.)
H. B. Foster
M. J. Gilligan
*R. G. Granger
†F. E. Harmon
*J. E. Kimball, Jr.
*M. E. Leafgreen
†G. R. McCormick
H. R. Sheldon
H. R. Stover
H. K. Turner (Hon.)

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

*Member of Board of Investment.
†Member of Auditing Committee.

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Branch Office
208 Federal Street

John C. Nettleton
President

E. Russell Alexander
Vice President

Paul W. Bittner
Clerk of Corporation

E. Russell Alexander
Treasurer

Richard M. Cromack
John W. Hayes, III
David R. Martin
Assistant Treasurers

Trustees

E. R. Alexander
J. B. Baker
J. T. Bartlett (Hon.)
V. M. Bostley
J. J. Broughan
C. F. Clark
S. L. Cohn
S. L. Cummings
I. N. Esleeck, Jr.
F. R. Foster
R. S. Harper
H. B. Kramer
*D. C. Lunt
†D. C. Lunt, Jr.
*J. C. Nettleton
*L. Nims
F. H. Reed (Hon.)
P. Rogers (Hon.)
W. T. Seller
*A. W. Sherman
†C. F. Smith
†C. S. Strecker
*C. F. Watters, Jr.

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street

Date of Incorporation, March 19, 1869

Branch Office
52 Avenue A, Turners Falls

Sidney W. Parsons
President

Warren O. Weir
Vice President

T. Fay A. Boyden
Francis L. Lemay
Asst. Vice Presidents

Matthew N. Polo
Treasurer

Edward N. Tombs
Joseph J. Zamojski
Assistant Treasurers

George J. Hayer
Clerk of Corporation

Austin J. Blood
Chairman of Board

Trustees

*A. Abercrombie
S. Blassberg
A. J. Blood
L. M. Cairns
†A. W. Dempsey
F. B. Dole (Hon.)
H. V. Erickson
W. T. Finn
*W. C. Gates
*M. J. Haigis
G. J. Hayer
E. D. Holtby (Hon.)
W. J. Hosmer
E. E. Koch
†R. Lizotte
*F. A. M. Milkey
*S. W. Parsons
†E. W. Pleasant
M. N. Polo
R. S. Reid
A. D. Rugg
E. Shortell
C. J. Sokolosky
E. F. Stange
*L. J. Starbuck
*L. J. Stiles
D. B. Swain (Hon.)
R. S. Tompkins
†A. F. Wait
W. O. Weir
S. A. Yetter
J. J. Zamojski

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday in December

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices
Route 6A, Brewster
Main Street, Chatham
Route 6A, Orleans

Ralph B. Snow
President

George P. Marble
Vice President

Milton L. Cahoon
Asst. Vice President

Oscar J. Cahoon
Clerk of Corporation

George P. Marble
Treasurer

George F. Small
David B. Willard
Richard Wills
Assistant Treasurers

Trustees

*K. B. Brown
O. J. Cahoon
†W. E. Crowell
B. O. Eldredge (Hon.)
†C. K. Eldredge
E. E. Eldredge (Hon.)
*H. Eldridge
A. T. Hunt
D. M. Johnson, Jr.
G. F. Livingston
U. S. Livingston (Hon.)
G. P. Marble
*O. T. Murray
*D. S. Sears
E. C. Small
*R. B. Snow
K. A. Sparrow
I. M. Taylor (Hon.)
†P. V. Thomson

Deposits go on interest day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Offices
16 Main Street, Topsfield
Plaistow Road

Stanwood D. Evans
President

Donald K. Laing
John E. Veasey
George Henry Bixby
Vice Presidents

Donald E. Fletcher
Asst. Vice President

Charles E. Curtis
Clerk of Corporation

Philip C. Hefner
Treasurer

Robert E. Kent
Genevieve D. Mack
James A. Whipple, II
Assistant Treasurers

Trustees

†C. T. Bixby
*G. H. Bixby
*W. C. Brooks
W. Cohen
C. E. Curtis
W. E. Dorman
*S. D. Evans
L. J. Ewing
L. J. Ewing, Jr.
*J. J. Fahey
R. G. Fisher
T. E. Gargill, Jr.
D. W. Goodwin
†S. P. Horne
†C. F. Johnson
F. E. Malcolm
*G. E. McGregor
H. B. Rogers
M. H. Smith
L. R. Yeo

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 3rd Monday of each month

Annual meeting date as provided for in By-Laws second Monday in December

***Member of Board of Investment.**
†Member of Auditing Committee.

Pentucket Five Cents Savings Bank
35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office
46 Washington Street

Albert R. Hill
President

A. Granville Nichols
Clyde G. Page
Vice Presidents

Arthur L. Shattuck
Asst. Vice President

Clyde G. Page
Treasurer

Robert D. Mills
Assistant Treasurer

Eugene K. Shaw
Clerk of Corporation

Trustees

D. B. Allan
A. J. Blethen
†A. H. Brindle
K. Davis
A. J. Durso
J. Fields
H. G. Gould
*A. R. Hill
C. L. Hoyt
D. A. Johnson
*B. C. Judkins
†H. A. Lockhart
J. S. Macdougall (Hon.)
*J. S. Macdougall, Jr.
B. McGregor (Hon.)
†G. E. McGregor, Jr.
R. H. Morse
*A. G. Nichols
*I. G. Nutter
C. G. Page
R. S. Seavey
E. K. Shaw
H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Branch Office
189 Rockland Street, Hanover

Eugene F. Endicott
President

Malcolm V. Cann
Exec. Vice President

Philip A. Stoddard
Vice President

Wilfred H. Creighton
Treasurer

Lewis T. Brown, Jr.
Assistant Treasurer

Francis V. Ward
Clerk of Corporation

James A. Parrish
Chairman of Board

Trustees

M. V. Cann
W. H. Creighton
W. B. Downey (Hon.)
*E. F. Endicott
†L. L. Howard
W. L. Howard (Hon.)
C. S. Hyde, Jr.
F. S. Lane
*J. C. Loring
†M. C. Newell
*J. A. Parrish
*G. W. Pyne
E. L. Ripley
C. Salmon
*P. A. Stoddard
F. V. Ward

Deposits go on interest first business day of the month if made on or before the ninth day of the month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in January

HOLYOKE

Community Savings Bank
200 Main Street
Date of Incorporation, March 19, 1872

Branch Offices
91 Main Street, Chicopee
40 Bridge Street, South Hadley
1650 Northampton Street
1575 Memorial Drive, Chicopee
431 Center Street, Ludlow

Wayne Alderman
President

John M. Dorman
James P. Dout
James G. Haggerty
Vice Presidents

George A. Lempke
Neil W. Marshall
Asst. Vice Presidents

James P. Dout
Treasurer

Sal J. Canata
George F. Cliche
William P. Jones
Eleanor W. Moran
Frank P. Petrolati
Walter I. Sergienko
Charles W. Sherrit
Assistant Treasurers

Hugh J. Corcoran
Clerk of Corporation

Trustees

*W. Alderman
*E. H. Allen
E. P. Bagg, III
R. E. Barrett, Jr.
*R. F. Batchelor
*R. E. Blank
R. W. Booton
F. H. Cataldo
H. J. Corcoran
J. M. Dorman
J. P. Dout
†J. T. Downing
D. R. Dwight
*L. R. Flint
*A. E. Gelinas
J. W. Giokas
†O. C. Kohler
*A. J. Marquis
B. B. Mathis
S. B. Norton
E. J. O'Neil
†P. L. Praisner
*N. S. Reynolds
*F. A. Rothery
A. Saltman
A. C. Smith
*R. K. Steiger
E. J. Ziemba

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws fourth Monday of November

Holyoke Savings Bank
143 Chestnut Street
Date of Incorporation, February 21, 1855
Branch Offices
20 Canal Street
213 South Street

William H. Smith, 2nd
President

Earl Duncan
Robert A. Glesmann, III
Edward P. White
Vice Presidents

Edward F. Day
Clerk of Corporation

Earl Duncan
Treasurer

Norma J. Brigham
Frederic F. Isakson
Dante S. Lavinio
William M. Minkley
Eileen M. Rabbitt
Gerard P. Richards
Assistant Treasurers

Trustees

B. Alderman
*H. H. Allen
W. W. Anthony, Jr.
J. L. Barowsky (Hon.)
J. S. Begley (Hon.)
R. F. Blount (Hon.)
E. T. Carpenter
†W. H. Chaffee
D. J. Curtis
E. F. Day
E. Docherty (Hon.)
†J. E. Dowd
W. Dwight (Hon.)
*G. E. Frost, Jr.
R. J. Harrington
C. S. Lyon
R. E. McCorkindale (Hon.)
*G. F. Murray
R. R. Nickerson
L. F. Oldershaw
†S. F. Potsubay
R. H. Russell
*L. J. Simard
P. S. Sinclair (Hon.)
*W. H. Smith, 2nd
*W. R. Smith
K. P. Stein
R. P. Towne (Hon.)
*E. P. White
R. C. Whiting
J. T. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday of January

*Member of Board of Investment
†Member of Auditing Committee.

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Branch Office
825 Hampden Street

Lewis J. Lamont
President

Warren A. Rhoades
Treasurer

Warren A. Rhoades
F. Ray Green
Aldo P. Villani
Vice Presidents

Stephen W. Carpenter, Jr.
Joseph C. Cassidy
Michael J. Clifford
Assistant Treasurers

Donald McCorkindale
Clerk of Corporation

Paul T. Smith
Assistant Treasurers

Trustees

†E. C. Alger
*F. P. Barrett
†A. F. Bollenbach
R. A. Brainerd
M. A. Censale
B. W. Childs
J. V. Czelusniak
R. L. Davenport (Hon.)
J. J. Dowd, Jr.
†J. E. Driscoll
*F. R. Green
H. V. Higgins
P. M. Judd (Hon.)
*L. J. Lamont
*V. A. Langelier, Jr.
D. McCorkindale
A. R. McKinnon
W. J. Millane
J. M. Newton, Jr.
D. J. O'Connell
S. Resnic
*W. G. Rogers

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Wednesday of December

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office
763 Washington Street, Holliston

Robert H. Adams
President

Milton C. Kling
Treasurer

William T. Hamilton
Milton C. Kling
Vice Presidents

Doris M. Taylor
Barbara Kimball
Erma I. Mouzar
Ethel A. Vaughan
Assistant Treasurers

Edmund G. Dearborn
Clerk of Corporation

Trustees

R. H. Adams
*D. E. Bresse
†F. F. Cole
E. G. Dearborn
†E. F. Fecteau
E. G. Fisher (Hon.)
*R. D. Fisher
*E. W. Flood
N. C. Gass
I. T. Gunn
*W. T. Hamilton
†K. M. Holt
†P. J. Jensen
M. C. Kling
L. J. Maeder (Hon.)
*G. W. Morse
*W. G. Murch
E. D. Olmstead (Hon.)
*S. D. Olmstead
*P. M. Phipps
M. Shapiro
F. R. Sullivan (Hon.)
W. P. Watts (Hon.)
C. A. Williams (Hon.)

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday in April

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Branch Office
221 Washington Street

Russell C. Holden
President

Donald H. Wheeler
Treasurer

Arthur T. Fieldsend
David F. Lamson
Donald H. Wheeler
Vice Presidents

Lillian M. Brigham
Norman C. Seaquist
John H. Wedge
Assistant Treasurers

John H. Schaaf
Clerk of Corporation

Trustees

E. E. Bartlett, Jr.
A. G. Bonazzoli
R. N. Curtis
*H. J. Danner
R. T. Dawes
R. G. Durand
*A. T. Fieldsend
R. Fieldsend (Hon.)
*D. R. Frost
I. G. Gould
*R. C. Holden
†W. T. Hood
C. T. Lamson (Hon.)
*D. F. Lamson
E. F. Morgan, Jr. (Hon.)
†A. K. Parker
J. J. Plant (Hon.)
H. A. Priest (Hon.)
H. A. Randall
J. H. Rego
C. H. Robinson (Hon.)
†J. H. Schaaf
*D. L. Smith
W. F. Smith (Hon.)
J. P. Staniunas
D. H. Wheeler

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Branch Offices
Main Street, Rowley
Martin and Pickering Streets, Essex

Henry A. Beckingham
President

James C. Lahar
Treasurer

Gardiner A. Bolles
Ben K. Collins
Vice Presidents

Willard Jewett
Assistant Treasurer

Francis H. Whipple
Clerk of Corporation

Trustees

A. W. Alexson
M. C. Arthur (Hon.)
*H. A. Beckingham
*G. A. Bolles
*B. K. Collins
†K. A. Ebinger
C. E. Goodhue, Jr. (Hon.)
W. E. Hall
*J. A. Kaszuba
L. P. Marc-Aurele
E. C. Perkins, Jr.
*J. Richardson
S. N. Soffron
†J. L. Tedford
†F. H. Whipple
D. F. Whiston

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

***Member of Board of Investment.**
†Member of Auditing Committee.

LAWRENCE

Community Savings Bank
450 Essex Street
Date of Incorporation, May 8, 1933
Branch Office
305 South Broadway

J. Joseph Muldowney, *President*
John J. Dineen, *Vice President*
Robert J. Fraser, *Treasurer*
Fernand A. Bernardin, *Clerk of Corporation*

Trustees

†F. A. Bernardin
†S. H. Brennan, Jr.
*W. T. Bride
M. J. Caplan (Hon.)
†J. A. Comber
J. L. Daly
J. J. Dineen
J. P. S. Doherty
J. E. Fenton
R. J. Fraser
G. E. Goodman
*J. A. Griffin
F. J. Leone
*T. Longworth
G. M. Macartney
P. P. McKinnis
*J. J. Muldowney
D. J. Murphy, Jr.
J. Petralia
I. E. Rogers, Jr.
*R. D. Taylor
A. H. Weiner

Deposits go on interest last day of each month if made on or before the ninth day of the following month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws third Wednesday of January

Essex Broadway Savings Bank
290-296 Essex Street
Date of Incorporation, March 15, 1847
Branch Offices
454 Essex Street
460 South Union Street
555 Broadway

Winthrop Newcomb, *President*
Ernest W. Roebuck
Harold T. Houston
Joseph F. Bacigalupo
Norman L. Miller, *Vice Presidents*
James H. Eaton, *Clerk of Corporation*
John P. Fitzpatrick, *Treasurer*
Robert J. Alongi, *Vice Treasurer*
Emil G. Schirner, Jr.
Walter A. Thomson, Jr.
C. Frederick Rossbach
John V. Baketel
J. Laurence Gorham
Olive M. Robertshaw
John M. Murray
Erwin J. Strecker, *Assistant Treasurers*

Trustees

†A. E. Anderson
*J. F. Bacigalupo
*J. H. Barrington
S. J. Basile
J. T. Batal
R. R. Bernardin
*W. E. Casey
R. E. Christ
C. E. Cyr
J. L. Dean (Hon.)
W. B. Duffy
J. H. Eaton
J. H. Eaton, III
†J. F. Emmert
N. O. Fleming
*G. W. Hamblet, Jr.
*H. T. Houston
†L. N. Hutchinson
M. W. Kenney (Hon.)
F. B. Kittredge
S. F. LoPiano, Jr.
R. E. Maguire
N. L. Miller
E. J. Nantoski
*W. Newcomb
E. W. Roebuck
T. J. Scanlon
C. F. Smith (Hon.)
H. N. Snook
J. A. Stundza
A. Sweeney (Hon.)
A. A. Thomson
*R. A. Watters
†W. N. Webster
*E. L. Wilkinson
R. A. Woodcock (Hon.)

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Tuesday of November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868
Branch Office
20 Jackson Street, Methuen

Roger N. Bower, *President*
Gusta H. Larson
Charles M. Poore, *Vice Presidents*
William H. Keller, *Clerk of Corporation*
Gusta H. Larson, *Treasurer*
Thomas C. MacLauchlan, Jr., *Vice Treasurer*
Robert P. Perreault
James N. Connolly, Jr., *Assistant Treasurers*

Trustees

*A. J. Battershill
E. A. Bernardin, Jr.
*R. N. Bower
H. S. Buckley (Hon.)
J. V. Caliri
H. J. Camuso
†S. F. Cataudella
B. R. Cleveland, Jr.
E. F. Cregg
P. W. Cronin
P. D. Dalrymple
A. J. Dandreta
*J. J. DiSalvo
J. Glasser
†H. E. B. Holbrook
A. M. Howe (Hon.)
H. A. Johnson
W. H. Keller
G. H. Larson
R. G. Locke
A. D. Maclaren
V. C. Manzi
P. B. Marsden, Jr.
V. J. Mill, Jr.
*C. E. Morrison, Jr.
H. H. Petzold (Hon.)
C. M. Poore
G. F. Redman
I. W. Sargent (Hon.)
A. H. Smith (Hon.)
B. E. Smith (Hon.)
R. A. Smith
*F. S. Tarbox
T. W. Tavenner
D. G. Thompson
†D. P. Valpey

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday in May

*Member of Board of Investment.
†Member of Auditing Committee.

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton
President

Richard E. Sitzer
Charles G. Tucker
Alba A. Pasco
Vice Presidents

Edward R. Christenson
Clerk of Corporation

Charles M. Tacy
Treasurer

Douglas R. Hall
Barbara A. Jones
Alba A. Pasco
Nelson W. Sparks
Assistant Treasurers

Trustees

*J. I. Brown
E. R. Christenson
K. S. Ducayet, III
*F. G. Fanning
†R. Forman
*D. A. Fraser
*A. N. Nettleton
J. P. Palmer (Hon.)
L. E. Pecon
R. E. Sitzer
†W. A. Turner
†F. H. Vohr
*E. G. Wilcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in June

LENOX

Lenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

William D. Roche
President

David T. Dana, Jr.
Vice President

Wallace A. Tanner
Treasurer

Ruth T. Brady
Assistant Treasurer

David E. Herrick
Clerk of Corporation

J. Burrell Fielding
Chairman of Board

Trustees

†J. D. Blake
W. H. Clifford (Hon.)
*W. M. Coakley
*D. T. Dana, Jr.
*J. B. Fielding
D. R. Grody
†D. E. Herrick
W. E. Lahart (Hon.)
W. T. Lahart
*E. T. Lahert
G. E. Mole
J. H. Nolan
J. H. Pelton (Hon.)
*E. J. Roche
J. T. Roche
W. D. Roche
†P. Skorput
J. N. Walsh (Hon.)
J. H. Woodger
A. Wylie (Hon.)

Deposits go on interest from day of deposit

Dividends are payable 1st day of the month

Annual meeting date as provided for in By-Laws last Monday in June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Walter A. McMullin
President

John W. Copeland
Walter N. Sprague
Vice Presidents

William J. Harmon
Treasurer

Eleanor G. Emond
Assistant Treasurer

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht
*J. W. Copeland
†P. E. Dow
*W. J. Harmon
F. E. Kennedy
W. C. Lane (Hon.)
M. S. Martinson
W. A. McMullin
†R. Morrison
†W. A. Proctor
*R. R. Rossley
*H. O. Smith
*A. B. Southwick
*W. N. Sprague
R. H. Suter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 2, June 2, September 2 and December 2

Annual meeting date as provided for in By-Laws third Thursday in May

LEOMINSTER

Leominster Savings Bank
15 Monument Square

Date of Incorporation, March 16, 1865

Bowers A. Fischer
President

Thomas F. Bagley
Charles D. Bent
Vice Presidents

Albert O. Bell
Clerk of Corporation

Richard A. Bergman
Treasurer

Bentley A. Foster
Joseph S. Kibling
Assistant Treasurers

Trustees

*T. F. Bagley
A. O. Bell
*C. D. Bent
R. A. Bergman
G. H. Cook, Jr.
*B. A. Fischer
H. Fontaine
D. H. Goodell
*M. B. Johnson
†A. G. Kennard
R. Lolli, Jr.
†D. A. Lubin
W. M. Marshall
*W. M. Mayo, Jr.
H. S. Padovano
R. A. Robertson (Hon.)
T. L. Vincent
†H. L. Wilkinson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

***Member of Board of Investment.**
†Member of Auditing Committee.

LEXINGTON

Lexington Savings Bank
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Edward D. Duncan
President

John McLachlan
Louis A. Zehner
Vice Presidents

Ronald E. Seested
Treasurer

Helen M. Brown
Bernd Dekant
Assistant Treasurers

Ronald D. Brown
Clerk of Corporation

Trustees

†J. R. Bevan
R. D. Brown
R. P. Cromwell
R. H. Davis
*E. D. Duncan
C. M. Dunlap
†C. S. Elliott
G. W. Emery
A. W. Fisher, Jr.
B. B. Fogler
E. A. Fritz, Jr.
W. G. Graham
G. E. Graves (Hon.)
†J. H. Hinchliffe
*D. Jenkins, Jr.
I. H. Mabee
*J. McLachlan
G. L. McLeod
J. H. Millican, Jr.
M. T. Potter
*C. E. Scribner
R. E. Seested
*R. S. Stevens
E. B. Sukeforth
C. D. Turner
*L. A. Zehner

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL

The Central Savings Bank
50 Central Street

Date of Incorporation, March 3, 1871

Gerald F. Bolton
President

William L. Rust
Vice President

John E. Leggat
Clerk of Corporation

Paul S. Rousseau
Treasurer

J. Donald Adams
Herbert T. Knutson
Assistant Treasurers

Trustees

†M. Barlofsky
*G. F. Bolton
G. G. Campbell
L. Clark, Jr.
E. T. Cowdrey
T. A. Demoulas
B. O. Emerson
F. B. Emerson
A. L. Eno, Jr.
M. L. Field
H. E. Fletcher
J. J. Gaffney, Jr.
†P. A. Gagnon
J. Hardman
*J. T. Johnson
F. B. Laughlin, Jr.
J. E. Leggat
M. Levine
N. P. Mason (Hon.)
*B. A. McKittrick
*R. T. Morse
†W. Pearson
R. E. Picard
J. F. Reilly, Jr.
*W. L. Rust
R. C. Stephenson
C. R. Wilson
*W. C. Wilson, Jr.
W. C. Wilson (Hon.)

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws Monday following the first Saturday in February

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices
200 Central Street
700 Boston Road, Billerica
35 Boston Road, Chelmsford
12 Vinal Square, North Chelmsford
1777 Main Street, Tewksbury

Edward N. Lamson
President

Robert A. Abbott
William A. Thompson
Gerald R. Wallace
Vice Presidents

George Archer
Clerk of Corporation

James L. Cashman
Treasurer

Edwin M. Jewett
Robert C. Long
Roy A. Morgan
John E. Sherwood
Elton L. F. Silk
Assistant Treasurers

Harold K. Bartlett
Chairman of Board

Trustees

*R. A. Abbott
A. C. Anton
G. Archer
*H. K. Bartlett
†M. J. Brown
M. S. Chute
D. R. Connors
J. F. Conway, Jr.
†J. P. Curran
C. E. Fairbanks, II
F. Flather
W. Georges
R. Hall
B. A. Harless
J. Harvey
B. D. Lambert
*E. N. Lamson
H. H. Leighton
*A. L. Levine
W. A. McDonnell
V. P. Morton
J. F. O'Donnell
*C. R. Page
*J. T. Stevens
†W. A. Thompson

Deposits go on interest fifteenth day of each month

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

***Member of Board of Investment.**
†Member of Auditing Committee.

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
350 Westford Street
1209 Bridge Street
41 Drum Hill Road, Chelmsford

Harold E. Hollingworth, *President*
Robert L. Groves, *Treasurer*
Daniel F. Sullivan, *Vice President*
Robert A. Jaquith
Jane P. Kopycinski
Branford S. Brennon, *Clerk of Corporation*
Edward F. Mills, Jr., *Assistant Treasurers*

Trustees

*G. W. Boyce
B. S. Brennon
J. Cantor
*H. E. Clayton, Jr.
†E. F. Crane
H. F. Fessenden (Hon.)
W. W. Glowacki
*H. E. Hollingworth
†J. R. Mansfield, Jr.
R. A. McKittrick
†R. W. McKittrick
*R. H. Olney
J. G. Picard
*D. F. Sullivan
P. E. Tucker

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell, *President*
Raymond J. Daley, *Treasurer*
Martin J. Lydon, *Vice President*
John J. Hogan, Jr., *Assistant Treasurer*
William H. Sullivan, *Clerk of Corporation*

Trustees

T. A. Callahan (Hon.)
C. L. Daley
R. J. Daley
†G. F. Donehue
*R. G. Drury
*W. F. Farrell
J. J. Fleming
F. D. Frawley
H. W. Healey (Hon.)
*J. J. Hogan
J. J. Hogan, Jr.
M. J. Lydon
†L. Novick
*M. Silva
*J. Stagnone
†W. H. Sullivan
W. H. Sullivan, Sr. (Hon.)

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws August ninth

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
455 Main Street, Wilbraham
29 Center Street

Otto A. Peterson, *President*
Howard K. Rodenhizer, *Treasurer*
Robert M. Mackintosh
Albert L. Martin
Meran R. Nakashian, *Vice Presidents*
Walter M. Bowles
Neil S. McCann
William G. Milroy, *Assistant Treasurers*
Paul R. Baird, *Clerk of Corporation*

Trustees

A. J. Boilard (Hon.)
†L. H. Boucher
J. H. Burke
H. M. Carnevale
J. P. Cormack (Hon.)
E. W. Decorie
R. A. Edwards
†A. H. Fuller
L. E. Fuller
*O. K. Gilbert
C. F. Gillan (Hon.)
H. J. Kamuda
*A. J. Letourneau
*R. M. Mackintosh
R. R. Meunier (Hon.)
C. E. Mongeau
M. R. Nakashian
J. Palatino
*O. A. Peterson
J. L. Rice
H. K. Rodenhizer
J. R. Shea
†A. P. Trombly
S. W. Wheeler (Hon.)
*M. S. White
H. W. Willey
P. D. Wilson
S. S. Ziemian
M. J. Ziencina

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices
286 Humphrey Street, Swampscott
New England Shopping Center, Saugus
Vinnin Square, Swampscott

Chester L. Nourse, Jr., *President*
Edward B. Briggs, *Treasurer*
Taylor B. Yeakley, *Vice President*
William H. M. Goss, *Assistant Treasurer*
Albert E. Carter, Jr., *Asst. Vice President*
Crawford H. Stocker, Jr., *Chairman of Board*
Hazel L. Deland, *Clerk of Corporation*

Trustees

J. S. Attwill
J. M. Barnes
*S. W. Bradley
*R. P. Breed
R. P. Breed, Jr.
W. J. Breed
†W. P. Burbank
D. D. Durkee
†H. H. Hansen
C. E. Harwood
R. F. Hunter
†L. B. Kilgore
†L. B. Leonard, Jr.
L. V. MacDuff
C. L. Nourse, Jr.
G. E. Rafferty
*T. W. Rogers
*M. W. Rolfe
C. F. Smith, Jr.
D. H. Smith (Hon.)
H. C. Smith
†R. J. Smith
*C. H. Stocker, Jr.
H. P. Symmes
T. B. Yeakley

Deposits go on interest first business day of each month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Lynn Institution for Savings
25 Exchange Street
Date of Incorporation, June 20, 1826
Branch Offices
134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield
24 Exchange Street

Howard L. Huxtable, *President*
Charles E. Cain, *Treasurer*

Henry R. Mayo, Jr.
E. Benjamin Redfield, Jr.
Vice Presidents

Robert P. Gardner
G. Franklin Hellstrom
William E. Quinn
Robert H. Studley
John R. Sullivan
Ralph N. Wright
Assistant Treasurers

William N. Farquhar, *Clerk of Corporation*

Trustees

*D. F. Allen
H. E. Ayer
R. Barnet
J. W. Bowers
C. E. Cain
A. E. Chase (Hon.)
A. B. Durkee
W. N. Farquhar
M. C. Goldman
*H. L. Huxtable
H. M. Kelley (Hon.)
*H. R. Mayo, Jr.
J. R. McVey
G. R. Morgan
C. B. Newhall
J. F. Phillips
*E. B. Redfield, Jr.
†H. L. Ross
†C. W. Schofield, Jr.
†S. Shmishkiss
*A. H. Stiles, Jr.
M. H. Wall
D. L. Warden
T. D. Welch

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
399 Main Street
Date of Incorporation, April 2, 1860
Branch Offices
28 Lebanon Street
443 Charles Street
44 Broadway

Malcolm W. Brown, *President*
Theodore Parsons, *Treasurer*

David McCoubrey, *Vice President*
Walter E. Harrington, *Vice Treasurer*

Daniel R. Blake
Horace F. Lind
Charles D. McBride
William H. Patriquin, *Asst. Vice Presidents*

Ronald A. Robinson
Robert J. Holden, Jr.
Assistant Treasurers

Malcolm W. Brown, *Chairman of Board*

D. Madalyn Anderson, *Clerk of Corporation*

Trustees

R. L. Balcom
*M. W. Brown
E. J. Bushell
J. L. Cafarella
*J. A. Casey, Jr.
E. B. Chesley
†L. J. Clark
T. F. Cosgrove
G. Downie (Hon.)
W. J. Fisher (Hon.)
†M. R. Flynn, Jr.
R. P. Gabriel
N. A. Gallagher (Hon.)
A. G. Gilman (Hon.)
B. E. Green (Hon.)
*B. C. Grodberg
R. Hardwick (Hon.)
B. J. Hardy
R. W. Horne (Hon.)
C. F. Kezer
*E. L. Kimball
F. I. Lamson
N. MacInnis (Hon.)
D. McCoubrey
A. W. Miner (Hon.)
J. S. W. Parker
F. E. Perham
*J. A. Plummer
C. E. Rounds
B. Ruderman
*A. C. Sandberg
C. F. Springall (Hon.)
†H. A. Stevens
E. G. Thorp
L. T. West (Hon.)

Deposits go on interest tenth day of each month
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws fourth Tuesday of April

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

James N. Skinner, *President*
Wilbur T. Moulton, *Treasurer*

James E. Canniffe
Loring E. Clark
Walter T. Foss
Bowden G. Osborne
Vice Presidents

Wilbur L. Durocher, Jr.
Louise T. Magee
Assistant Treasurers

Gordon E. Peach, *Clerk of Corporation*

Trustees

C. F. Arbing
E. B. Beach
†J. E. Canniffe
†L. E. Clark
R. F. Cole
G. G. Eustis
*W. T. Foss
S. W. Hopkins
*H. A. Johnson
†C. T. Kelley
P. L. Lausier
*W. T. Lundegren
G. L. MacDonald, Jr.
B. W. O'Connor
B. G. Osborne
G. E. Peach
G. G. Polley
*M. S. Reynolds
*J. N. Skinner
F. B. Snow

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable January 31, April 30, July 31 and October 31
Annual meeting date as provided for in By-Laws twenty-first day of the month of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Branch Office
11 Florence Street

Edward F. Bigelow, *President*
Charles E. Conder, *Treasurer*

Richard S. Temple
Robert C. Morse
Vice Presidents

David W. Potter
Francis A. Reilly
Assistant Treasurers

Wendell H. Williams, *Clerk of Corporation*
Edward F. Bigelow, *Chairman of Board*

Trustees

†A. J. Agoritsas
*E. F. Bigelow
R. A. Blanchette
C. E. Conder
*R. H. Decker
G. E. Dewey
H. T. Eager (Hon.)
*J. J. Falconi
J. A. Frye (Hon.)
G. F. Grandi
G. A. Granitsas
*R. A. Johnson
A. E. LeMarbe (Hon.)
H. C. Morse (Hon.)
*R. C. Morse
G. L. Morte
F. R. Nims
J. G. Noble
*C. J. O'Connell
*K. G. Stephenson
R. S. Temple
†F. D. Walker
†R. E. Wile
W. H. Williams

Deposits go on interest tenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws January 10

*Member of Board of Investment.
†Member of Auditing Committee.

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Howard L. King
President

Arthur R. Carlton
Exec. Vice President

John A. Kennedy
Harlan E. Tuttle
Vice Presidents

Arthur R. Carlton
Treasurer

Gage W. Russell
Vice Treasurer

Howard E. Johnson
Assistant Treasurer

James V. King
Clerk of Corporation

Trustees

A. C. Anderson
A. R. Carlton
E. Carlton, Jr.
J. F. Cleary
R. O. Drechsler
J. H. Edwards (Hon.)
L. A. Flerra
R. A. Gallant (Hon.)
†R. A. Gallant
*J. A. Kennedy
*H. L. King
†J. V. King
P. M. McPherson
*N. J. Morton
W. A. Naylor (Hon.)
H. F. Nordberg
C. E. Orcutt, Jr.
J. G. Osmo
†W. H. Soar
*H. E. Tuttle
*C. A. Wetherbee

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Offices
257 Spring Street
491 High Street
394A Main Street
499 Riverside Avenue

Philip J. Coady
President

Miah P. Crowley
A. David Risman
Vice Presidents

Arthur G. Stearns
Clerk of Corporation

John E. Stevens
Treasurer

Vincent R. Hiltz
Richard E. Dunn
Thomas F. O'Connor
Assistant Treasurers

Philip J. Coady
Chairman of Board

Trustees

R. F. Bennett
W. E. Carley
M. W. Carroll
*P. J. Coady
*M. P. Crowley
J. H. DeFina
R. S. DeVeer
C. E. Farnam
H. E. Greenlaw (Hon.)
*G. D. Hall
J. H. Hosmer, Jr.
H Karp
H. J. Mulligan
G. B. Redding
*A. D. Risman
*J. F. Rogers
†A. G. Stearns
†J. J. Wyand

Deposits go on interest fifteenth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office
Corner of Main and Pleasant Streets, Millis

Samuel J. Howie
President

John E. Kirby
Dexter M. Gould
Vice Presidents

Stuart M. King
Clerk of Corporation

Douglas E. Knotts
Treasurer

Helen R. Watson
Assistant Treasurer

Samuel J. Howie
Chairman of Board

Trustees

H. W. Bemis
H. W. Blethen, Jr. (Hon.)
*R. L. Briggs
F. J. Cassidy
C. A. Crowley
C. M. Glockner
*F. C. Goodwin
D. M. Gould
C. E. Harris
†G. E. Harris
A. W. Hobart (Hon.)
*S. J. Howie
†P. J. Kenney
C. King
C. A. King
L. C. King (Hon.)
S. M. King
*J. E. Kirby
D. E. Knotts
J. R. Labaree (Hon.)
T. J. McCarthy (Hon.)
*T. J. Moore
G. Y. Robinson
H. Rosenfeld
W. H. Simpson
†C. C. Stokes, Jr.

Deposits go on interest first business day of each month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson
President

Lloyd B. Waring
Lester C. Peabody
Vice Presidents

Adolph F. Forsberg
Treasurer

Arthur W. McPherson
Henry W. Stickney
Assistant Treasurers

George W. Newhall
Clerk of Corporation

Trustees

*C. B. Bacall
H. R. Corey
W. R. Creelman
*R. D. Culver
A. F. Forsberg
*L. C. Hennigar
†L. H. Keith
T. J. McArdle
†G. W. Newhall
L. C. Peabody
A. M. Perkins
*E. F. Proctor
†A. W. Scott
J. P. Smith
*A. F. Thompson
*L. B. Waring
*D. E. Washburn
D. A. Welch

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws fourth Tuesday in January

*Member of Board of Investment.
†Member of Auditing Committee.

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

John F. McCarron
President

Robert C. Calnan
Russell B. Kelly
Richard J. Powers
Vice Presidents

May B. Calnan
Treasurer

Daniel C. Leary
Clerk of Corporation

Trustees

R. F. Amazeen
*H. J. Bertram
M. B. Calnan
*R. C. Calnan
†H. T. Daley
†R. P. David
*R. B. Kelly
D. C. Leary
*J. F. McCarron
G. C. Morse
C. G. Olson
J. B. Peirce
*R. J. Powers
E. P. Sargent
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25, July 25, October 25 and January 25

Annual meeting date as provided for in By-Laws second Monday of January

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier
President

Robert H. Curtiss
Harry Helfand
Vice Presidents

Louis N. Ianzito
Treasurer

Raymond H. Lambert
Assistant Treasurer

Arthur W. Peterson
Clerk of Corporation

Trustees

*J. L. Carrier
†J. E. Carter
*R. H. Curtiss
M. J. DeCesare
*G. W. Ellis
†J. D. Gannett
H. Helfand
A. W. Peterson
*G. A. Shaw
R. T. Symonds
*S. D. Vincent
J. J. Volpe
†L. Zocchi

Deposits go on interest day of deposit to dividend day

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws third Thursday in October

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Joseph C. Whitcomb
President

Frederic J. Carey
Charles P. Washburn, Jr.
Vice Presidents

Henry C. Humphreys
Treasurer

Carlon E. Leland
Assistant Treasurer

Stanley F. Alger
Clerk of Corporation

Trustees

S. F. Alger
W. E. Bigelow
E. E. Briggs
*F. J. Carey
F. Clark, Jr. (Hon.)
R. O. Delano
†C. E. Erickson
O. H. Erickson
L. F. Harding (Hon.)
†R. G. Hinckley
*J. B. Howes
J. G. Howes (Hon.)
H. C. Humphreys
B. A. Iseminger
*R. W. Maddigan, Jr.
†D. G. Reed
N. D. Ryder
A. F. Soule (Hon.)
S. C. Stanley
G. W. Stetson
E. E. Thomas (Hon.)
R. W. Tillson
*C. P. Washburn, Jr.
H. F. Weston
*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

MILLBURY

Millbury Savings Bank
109 Elm Street

Date of Incorporation, April 10, 1854

Baylis G. Aldrich
President

Raymond R. Stevens
Nicholas G. Hodgman
Vice Presidents

Dudley F. Bowker
Treasurer

Marjorie A. Matson
Bertha A. Eaton
Assistant Treasurers

Robert H. Swenson
Clerk of the Corporation

Trustees

*B. G. Aldrich
†A. T. Beaton
*W. F. Blanchard
†K. J. Botty
D. F. Bowker
†K. L. Briel
G. H. Chabot
N .G. Hodgman
*W. W. Horne
C. L. Pojani
*D. S. Smith
*R. R. Stevens
*G. B. Stowe
R. H. Swenson
W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15.

Annual meeting date as provided for in By-Laws third Wednesday in March

***Member of Board of Investment.**
†Member of Auditing Committee.

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street, East Milton

Richard H. Schmidt
President

Walter S. Robbins
Vice President

Roland Gray, Jr.
Clerk of Corporation

Robert R. Gay, Jr.
Treasurer

Martha M. Wiswell
Hazel Plunkett
Warren A. Williams
Assistant Treasurers

Walter S. Robbins
Chairman of Board

Trustees

†B. R. Alexander
C. F. Batchelder
†F. S. Brooks
*E. Dyson
C. L. Fasch
A. Fay
F. B. Frederick
R. Gray, Jr.
R. S. Hadlock
*A. J. Kinnealey
*A. B. Nangeroni
*M. D. Perkins
E. Pierce
*W. S. Robbins
A. L. Ross, Jr.
*R. H. Schmidt
†E. E. Wendell

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

John D. Aldrich
President

Frank B. Haley
Edward A. Kozikowski
Vice Presidents

Donald T. Snow, Jr.
Clerk of Corporation

Edward A. Kozikowski
Treasurer

Chester S. Holda
Grace G. Makepeace
Assistant Treasurers

John D. Aldrich
Chairman of Board

Trustees

G. B. Adams
*J. D. Aldrich
*O. E. Bradway
H. Costa
M. R. Galas
*F. B. Haley
R. Harris
S. K. Harvey
†H. L. Hatch
T. J. Hillard (Hon.)
W. Kimber (Hon.)
E. A. Kozikowski
†E. W. Lafond
C. C. McCray (Hon.)
J. P. Moriarty (Hon.)
*J. J. Mullen
C. H. F. Osborn (Hon.)
V. E. Rosenlund
D. T. Snow, Jr.
S. Strzemienski
†C. W. Wood
*S. L. Young

Deposits go on interest first day of the month if made on or before the eighth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in May

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Cecil Richrod, Jr.
President

Charles Clark Coffin
Henry B. Coleman
Asst. Vice Presidents

Leroy H. True
Clerk of Corporation

Samuel J. Aloisi
Treasurer

Gerald E. Eldridge
Assistant Treasurer

Alcon Chadwick
Chairman of Board

Trustees

*J. S. Barrett
†A. E. Butler
A. Chadwick
*C. C. Coffin
*H. B. Coleman
†J. S. Conway
*A. F. Egan, Jr.
N. P. Giffin
J. K. Glidden
†P. V. Hoadley
O. F. Ingall
*H. M. Jelleme
G. W. Jones
C. H. Murray
K. N. Pease
*C. Richrod, Jr.
*G. E. Taylor
R. L. Taylor
L. H. True
W. R. Waine
R. Warren

Deposits go on interest third day of each month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

Branch Office
Natick Mall, Route 9, Corner Speen Street

Karl A. Bremner
President

Milton W. Fairbanks
John F. Yeager
Vice Presidents

Thacher H. Fisk
Clerk of Corporation

Stanley S. Cole
Treasurer

Robert C. Potter
Vice Treasurer

Bruce Barnes
George E. Lamprey
Rosalie A. Simeone
Assistant Treasurers

Karl A. Bremner
Chairman of Board

Trustees

†W. F. Bigelow
*K. A. Bremner
S. S. Cole
C. A. Dowse
A. B. Fair (Hon.)
*M. W. Fairbanks
T. H. Fisk
†G. F. Fiske
J. R. Gray
*J. R. Hayes
*J. A. Hill, Jr.
G. S. Hodgson (Hon.)
†T. H. Hoyt
†G. A. Mitchell
E. R. Noyes (Hon.)
R. C. Potter
T. F. Quinn (Hon.)
F. F. Schaller
E. C. Williams (Hon.)
*J. F. Yeager

Deposits go on interest day of deposit to the day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

Branch Office
2136 Acushnet Avenue

Karl P. Goodwin
President

Real R. Breton
Exec. Vice President

Richard S. Marchisio
Charles H. Wardwell
Vice Presidents

Hyman L. Mohel
Clerk of Corporation

Richard S. Marchisio
Treasurer

Adolph H. Allerdt
Edward Aspin
William R. MacLeod
Thomas C. Pollard
Edward F. Stawasz
Clinton N. Tripp
Assistant Treasurers

Trustees

F. Abramson
R. R. Breton
*A. F. Buckley
S. C. L. Delano
E. W. DeWalt
*H. C. Dyer, Jr.
*W. C. Gardner
G. H. Gendron
*K. P. Goodwin
*N. H. Hayes
E. D. Hicks
*W. R. Hindle
T. P. Klaren, Jr.
C. E. Lindell
L. B. Miller
H. L. Mohel
†G. W. Parker
†W. C. Prescott
F. O. Quinn
J. H. Read
R. P. Simmons
L. V. Souza
*C. H. Wardwell
†F. K. White

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Friday in December

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1743 Acushnet Avenue
10 Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue, South Dartmouth
909 Ashley Boulevard

Gordon D. Larcom
President

Maurice F. Downey
John Carr
Vice Presidents

John Carr
Treasurer

Donald M. Chace
Philip F. Danforth, Jr.
Arnold R. Griffiths
Mary B. Parker
Joseph E. Ewaszko, Jr.
John Henriques
Assistant Treasurers

James B. Buckley
Clerk of Corporation

Trustees

C. G. Akin, Jr.
C. Beckman
J. H. Browne
J. B. Buckley
J. C. Bullard
J. Carr
J. Dawson, Jr.
*P. C. Dirksen
*M. F. Downey
J. Duff, III
J. R. Early
T. Francis, Jr.
A. Goldys
J. R. Hayden
†J. J. Hayes
P. Hemingway
*T. H. Kennedy
J. D. Kenney
†E. S. Knowles
*G. D. Larcom
E. Livingstone, Jr.
J. H. Mahoney
R. F. Mendell
*R. M. Mitchell
A. J. Montminy
L. E. Perry
*O. Prescott, Jr.
J. E. Stanton, III
*J. K. Stanton
B. S. Tripp
*J. Underwood
†M. Walter, Jr.
H. W. Young

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

John H. Pramberg, Jr.
President

Willis F. Atkinson
Morris B. Wood
Russell B. Hoyt
Vice Presidents

Donald D. Mitchell
Treasurer

William H. Carter
Clerk of Corporation

John H. Pramberg, Jr.
Chairman of Board

Trustees

L. A. Atherton
L. E. Atkinson
W. F. Atkinson
H. Beit
W. H. Carter
H. J. Doyle
*R. B. Hoyt
†R. B. Labouteley
*J. D. Magner
R. R. McKinney
D. D. Mitchell
B. P. Noyes
*A. S. Page, Jr.
†J. R. Potter
*J. H. Pramberg, Jr.
†K. A. Reynolds
R. J. Shaheen
G. E. Twomey
*M. B. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 14th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Newburyport Five Cents Savings Bank
63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse, Jr. *President*
W. Malcolm Lunt
Edmund C. Shepard
William H. Willis *Vice Presidents*
Frank L. Currier *Treasurer*
Leland C. Carson *Assistant Treasurer*
Grace A. Stevens *Clerk of Corporation*

Charles W. Morse, Jr. *Chairman of Board*

Trustees

C. W. Armstrong
†H. C. Brown
L. C. Carson
W. B. Coltin
†J. T. Connolly
F. L. Currier
H. C. Currier (Hon.)
*R. B. Davenport
J. W. Doyle, III
*E. D. Dunning
D. Emerson
T. L. Fenn, Jr.
†M. K. Hoyt
A. S. Johnson (Hon.)
†A. V. Kelleher
C. F. Leary
W. M. Lunt
C. W. Morse
*C. W. Morse, Jr.
†B. Pearson
*B. Pearson, Jr.
B. Poor
E. C. Shepard
*M. G. Smith
J. H. Welch
C. E. Whitley (Hon.)
W. H. Willis

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Monday in January

NEWTON

Newton Savings Bank
1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices
40 Austin Street, Newtonville
289 Washington Street, Newton Corner
43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
133 Chapel Street, Needham
571 Washington Street, Wellesley
256 Moody Street, Waltham

Frederick C. Ober *President*
Arnold E. Worth *Exec. Vice President*
Douglass B. Francis
Keith G. Willoughby *Vice Presidents*
F. Blake Cloonen
Richard A. Jones *Asst. Vice Presidents*
Henry W. Hardy *Clerk of Corporation*
David R. Donald *Treasurer*
Donald P. Frail *Vice Treasurer*
Doris L. Benger
Charles M. Coyne
Margaret A. Dezotell
Sylvia E. Kaiser
Richard L. Linden
Grace D. McDade
H. Winston Mercer
Wim Portier
John S. Stevens
Raymond B. Thomas *Assistant Treasurers*

Trustees

D. L. Allison, Jr.
C. H. Alvord
R. R. Amesbury
W. R. Amesbury (Hon.)
R. P. Axten
†E. G. Bates
G. F. Bloom
T. L. Buell
*R. C. Casselman
†F. L. Farwell
*D. B. Francis
N. I. Greene
H. W. Hardy
G. A. Hibbard
B. H. Loewenberg
R. M. Nichols
F. C. Ober
W. H. Raye, Jr.
*P. R. Rugo
M. E. Sholkin
W. D. Silcox
E. P. Stevenson (Hon.)
†W. H. Vogler
H. Whitmore, Jr.
*R. A. Winslow
A. E. Worth

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws December 7

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office
19 Pelham Island Road, Wayland

Kenneth W. Rogers *President*
Ernest G. Angevine
Nathan D. Bugbee *Vice Presidents*
Robert P. Lurvey *Treasurer*
Paul L. Shakespeare *Vice Treasurer*
Harold L. Goldsmith *Assistant Treasurer*

Raymond P. Atwood *Clerk of Corporation*

Trustees

*E. G. Angevine
*R. P. Atwood
†B. C. Bowen
*N. D. Bugbee
J. P. Burke
W. W. Cowles
†D. Danner
*R. L. FitzGerald
H. D. Jones
D. Mordecai
*K. W. Rogers
F. M. Sears
N. W. Swinton

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of January, April, July and October

Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday in March

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of incorporation, April 26, 1848

Bernard K. Garceau *President*
Leon K. Berry, Jr. *Exec. Vice President*
Raymond P. Ranzoni *Asst. Vice President*
Leon K. Berry, Jr. *Treasurer*
Raymond P. Ranzoni
William A. Lesage
Violet R. Krum
Francis W. Bourquard *Assistant Treasurers*

Edson H. Clark *Clerk of Corporation*

Trustees

E. J. Ashkar
I. Bashevkin
L. K. Berry, Jr.
J. F. Burns (Hon.)
†J. F. Campbell
†E. H. Clark
*E. J. Coakley
J. F. Collins
J. Deans (Hon.)
M. L. Dempsey (Hon.)
E. F. Flynn (Hon.)
*B. K. Garceau
P. J. Geraghty (Hon.)
*H. S. Gordon
V. H. Gordon
W. H. Horn
A. Jarisch
P. F. Kittredge (Hon.)
H. I. Koloc
†J. H. Lev
T. W. Lewis
R. I. Manuel
*G. E. Moorehouse
R. J. O'Brien
R. P. Ranzoni
A. O. Rosenthal
L. L. SanSoucie (Hon.)
†H. H. Schell
L. H. Sprague, Jr.
R. E. Wall
*J. D. Washburn

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws second Wednesday in December

***Member of Board of Investment.**
†Member of Auditing Committee.

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Stanley Clark
President

Charles H. Addis
Vice President

Frank H. Doane
Clerk of Corporation

Thomas A. Lebert
Treasurer

Barbara C. Jager
Assistant Treasurer

Arthur W. Cook
Chairman of Board

Trustees

*C. H. Addis
T. F. Behringer (Hon.)
*A. W. Borawski
R. A. Borawski
*R. C. Callahan
*S. Clark
†F. W. Cole, Jr.
*A. W. Cook
J. J. Curran
†F. H. Doane
H. Jekanowski
T. A. Lebert
†J. C. O'Donnell
*M. L. Sender
E. Stahlberg, Jr.
G. Steinberg

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball
President

Mabel M. Duval
Vice President

Arthur M. Livingstone
Treasurer

Mabel M. Duval
Assistant Treasurer

John L. Banner
Clerk of Corporation

Trustees

J. H. Averill
†J. L. Banner
R. C. Barstow
F. E. Czelusniak
*C. D. DeBruler
M. M. Duval
E. L. Finn
*F. Goldstaub
D. B. Jennison
†E. J. Kelly
*W. G. Kimball
A. M. Livingstone
†J. L. Maulbetsch
R. L. McEldowney
E. P. Parsons
E. A. Porada
*D. D. Sullivan

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in November

Northampton Institution for Savings
109 Main Street

Date of Incorporation, March 1, 1842

Branch Office
North King Street

Richard B. Covell
President

Edwin P. Dunphy
Francis R. Plumb
Vice Presidents

Thomas P. Cahill
Ulysse A. Lussier
Asst. Vice Presidents

Ulysse A. Lussier
Treasurer

Roland H. Rubeck
Assistant Treasurer

Kenneth B. Bowen
Clerk of Corporation

Richard B. Covell
Chairman of Board

Trustees

R. A. Aquadro
A. C. Bardwell (Hon.)
C. A. Bisbee, Jr.
K. B. Bowen
C. M. Buchholz
M. J. Carlson
J. E. Cavanagh
*R. B. Covell
P. D. Davis
†W. E. Denny
*W. W. Dunn
*E. P. Dunphy
*E. T. Heaphy
J. R. Hobbs
†F. P. Lyons
J. T. Mew
R. J. Miller
G. F. Osborn
*F. R. Plumb
R. G. Saner
W. H. Welch

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleborough

James W. Hull
President

Edward F. Kurtz
Paul J. Silvia
Roswell H. Smith
Vice Presidents

Everett G. Lees
Treasurer

Emmy Fuller
Marion E. Jenness
Elsie L. Smith
Assistant Treasurers

Laurence W. Wilkin
Clerk of Corporation

Trustees

*W. B. Allen
G. G. Bergh
†D. S. Bishop
†E. H. Cummings, Jr.
R. B. Forbes
*H. B. Gowen
N. J. Gulski
*C. A. Howard, Jr.
*J. W. Hull
P. R. Jones
G. R. Knight, Jr.
*E. F. Kurtz
P. F. Leach
*P. B. Lonsbury
*S. J. McCormick
G. E. Nerney (Hon.)
†F. T. Westcott
R. A. Whitfield
L. W. Wilkin (Hon.)

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January in each year

*Member of Board of Investment.
†Member of Auditing Committee.

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872
Branch Office
Pulaski Boulevard, Blackstone

Robert J. Frost
President

John T. Ransom
Exec. Vice President

George T. Brown
Hein VanderBaan
Vice Presidents

John T. Ransom
Treasurer

Charles P. Bartlett
William S. Gould
Laurance M. Fuller
Louis E. Hoisington
Assistant Treasurers

Delwyn K. Barnes
Clerk of Corporation

Trustees

H. Badertscher
S. H. Baker
D. K. Barnes
C. P. Bartlett
*G. T. Brown
†D. S. Carr
W. C. Commons
*C. E. Driscoll
*R. J. Frost
L. M. Fuller
*A. I. Fullerton
†G. E. Hathaway
*J. F. Horan
H. Moss
W. Papetti
J. T. Ransom
R. E. Ryfa
†W. Sharawara
*H. VanderBaan
L. T. Whelan
L. Wood

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam
President

Axel W. Krusell
Edward W. Varnum
Vice Presidents

Lowell E. Toepfer
Treasurer

Rose Seskes
Assistant Treasurer

Walter A. Hargreaves
Clerk of Corporation

Trustees

†A. L. Beaudette
H. S. Bennett (Hon.)
†F. Cooke
*D. L. Crooks
*L. F. Fullam
W. A. Hargreaves
*F. D. Hayes
*L. A. Herard
†J. S. Irish
*A. W. Krusell
M. D. Leach
H. Lincoln
T. J. O'Boyle
H. C. Thompson
L. E. Toepfer
E. W. Varnum

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

NORWELL

South Scituate Savings Bank
1 River Street
Date of Incorporation, April 2, 1834
Branch Office
10 Washington Street

David B. Richardson
President

Nathaniel Tilden
Vice President

Kenneth L. Torrey
Treasurer

Natalie C. Bullock
Assistant Treasurer

Andrew G. Gordon
Clerk of Corporation

Trustees

E. Amazeen
*A. Anderson
*R. A. Gaudette
A. G. Gordon
J. H. Jenkins, Jr.
*J. Pool
†K. Rand
*D. B. Richardson
†N. Robbins
*W. B. Southworth
W. P. Terzis
J. T. Thomson
*N. Tilden
K. L. Torrey
†H. W. Turner
S. Vincent

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1, May 1, August 1 and November 1

Annual meeting date as provided for in By-Laws second Wednesday in March

ORANGE

Orange Savings Bank
11 West Main Street
Date of Incorporation, March 30, 1871

Duane A. Nyman
President

Paul H. Fittz
Erle C. Witty
Vice Presidents

James N. Pike
Treasurer

Delbert A. Witty
Clerk of Corporation

Trustees

J. T. Barry
†N. F. Batchelor
†V. H. Coleman
R. A. Dexter
*P. H. Fittz
†E. F. Harris
*R. W. Henderson
R. MacGregor, Jr.
*D. A. Nyman
L. Plotkin
*K. E. Smith
D. A. Witty
*E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday of February

PALMER

Palmer Savings Bank
485 North Main Street
Date of Incorporation, March 4, 1870

Gordon J. King
President

Alfred F. Brysh
Milton K. Gammons
Dennis J. Horgan
Vice Presidents

C. Lenwood Walker
Clerk of Corporation

Alfred F. Brysh
Treasurer

John J. Jackson
Assistant Treasurer

Everett D. Landen
Chairman of Board

Trustees

*C. F. Barlow
S. G. Brooks
A. F. Brysh
J. W. Gale (Hon.)
*M. K. Gammons
†J. S. Gill
*D. J. Horgan
*G. J. King
*E. D. Landen
A. B. Rathbone (Hon.)
E. H. Rathbone
†W. R. Riley
†C. K. Sanderson
*S. Scudder
F. R. Sinervo
C. L. Walker
A. Ziegler

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Monday of November

***Member of Board of Investment.**
†Member of Auditing Committee.

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854

Branch Office
Northshore Shopping Center

John J. Kline
President

Paul M. MacGregor
Ernest J. Woelfel
Charles D. Farmer
M. Joseph Lynch
Nelson M. Washburn
Gregory Smith
Vice Presidents

Nathan F. Masterson
Clerk of Corporation

J. Norman Panall, Jr.
Treasurer

Hubert M. Snow, Jr.
James J. Sullivan
David E. Trask
Assistant Treasurers

John J. Kline
Chairman of Board

Trustees

A. T. Ellis
P. Evans
*C. D. Farmer
M. E. Frye
H. W. Holden
J. C. Jeffers
*J. J. Kline
*M. J. Lynch
*P. M. MacGregor
†N. F. Masterson
*J. H. McDonald
†J. A. McNiff
†H. E. Merrow
E. J. O'Connor
J. N. Panall, Jr.
J. P. Sheehy
G. Smith
H. M. Snow, Jr.
†N. M. Washburn
E. J. Woelfel
L. H. Wright

Deposits go on interest from day of deposit

Dividends are payable on or before the 25th of January, April, July and October

Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD

Berkshire County Savings Bank
24 North Street

Date of Incorporation, February 2, 1846

Branch Office
Old Town Hall Office, Park Square

Thomas R. Carrington
President

Donald B. Kuntz
Vice President

Robert G. Disbrow
A. Kenyon Ferry
Vernon L. Striebel, Jr.
Asst. Vice Presidents

George P. Clayson
Clerk of Corporation

Donald B. Kuntz
Treasurer

Lucille T. Coy
Bayard S. Huntley
Harry E. Pearse, Jr.
Jeffrey P. Rayner
Susan Szymanski
Ruth Watson
Robert A. Wells
S. Grace Williams
Assistant Treasurers

Gardner S. Morse
Chairman of Board

Trustees

*W. E. Bagg, Jr.
*T. R. Carrington
†G. P. Clayson
L. R. Connor (Hon.)
F. G. Crane (Hon.)
*F. G. Crane, Jr.
E. L. Dobbins
†D. England, Jr.
J. H. Fryer (Hon.)
†S. H. Jones
D. B. Kuntz
*G. S. Morse
*J. H. Rice
W. T. Rice (Hon.)
*A. S. Silverman
M. L. Weiss

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Tuesday in January

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street
Maple Street, Hinsdale
Main Street, Lanesboro
Route 41, Albany Road, Richmond
Albany Road, West Stockbridge

Luke S. Hayden
President

Raymond G. LeBeau
Exec. Vice President

Robert H. Bolza
Vice President

Kenneth C. Landall
William J. McGurk
Asst. Vice Presidents

Robert G. Newman
Clerk of Corporation

Robert H. Bolza
Treasurer

William A. Carroll, Jr.
Mary J. Powers
Assistant Treasurers

Trustees

*A. R. Birchard, Jr.
A. J. Blau
R. H. Bolza
*S. Boxer
†J. R. Busch
A. J. Conlon, Jr.
W. B. Crawford
*S. England
†T. J. Fahey
P. K. Fodder
*L. S. Hayden
†E.A. Kelsey
R. G. LeBeau
G. R. MacArthur
C. F. Martin (Hon.)
F. M. Myers, Jr.
*T. C. Nelson
R. G. Newman
S. G. O'Connell
T. E. O'Connell
A. I. Ris
*W. A. Selke
B. J. Sullivan

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank
36 Main Street
Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr.
President

Warren M. Axford
Vice President

Warren M. Axford
Treasurer

Donald W. Heath
Assistant Treasurer

Richmond W. Talbot
Clerk of Corporation

Trustees

W. M. Axford
*H. W. Baker
T. Brink (Hon.)
*E. W. Burgess
†P. S. Cronin
C. W. Devine
D. E. Eldridge
*A. G. Estes, Jr.
†M. H. Golden
*R. W. Holm
*F. A. Randall
A. D. Russell (Hon.)
J. J. Russell
R. W. Talbot
†M. L. Valente
M. W. Walker
G. S. Wild

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Thursday of October

*Member of Board of Investment.
†Member of Auditing Committee.

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Bay Road, South Duxbury
72 Summer Street, Kingston
1923 Ocean Street, Marshfield

Fred C. Newhall
President

Robert D. Sampson
Exec. Vice President

Orrin G. Colley
Vice President

Richard M. Shiff
Clerk of Corporation

Robert D. Sampson
Treasurer

Kendall S. Estes
George W. Carter, Jr.
Elliot W. Chassey
Assistant Treasurers

Orrin G. Colley
Chairman of Board

Trustees

J. A. Armstrong
R. R. Barbieri
P. S. Barnes (Hon.)
*S. H. Barnes
B. B. Brewster
E. W. Brewster (Hon.)
L. R. Briggs (Hon.)
*P. V. Cavallini
*O. G. Colley
G. W. Cushman
D. B. Freeman
*M. A. Hall
R. A. Hall
R. A. Jones
P. Nectow
*F. C. Newhall
F. W. Perry
†M. B. Person, Jr.
R. M. Rowell
D. Russell, III
R. D. Sampson
R. M. Shiff
†D. L. Stevens
†M. Toabe

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws first Tuesday in June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh
President

Myrick C. Young
George F. Miller, Jr.
Vice Presidents

Elmer I. Silva
Clerk of Corporation

Frank M. Oliveira
Treasurer

Helen F. Rogers
Assistant Treasurer

William F. Silva
Chairman of Board

Trustees

*F. J. Alves
†I. A. Horton
*G. F. Miller, Jr.
F. M. Oliveira
C. G. Peck, Jr.
†T. F. Perry
†W. J. Roderick
*E. Salvador
E. I. Silva
*R. F. Silva
*W. F. Silva
W. H. Watts
R. A. Welsh
M. C. Young (Hon.)

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Monday of June

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Offices

371 Hancock Street, North Quincy
138 Franklin Street, South Quincy

Charles A. Pearce
President

Arnold O. Haskell
H. Maurice Hughes
Russell H. Smollett
Vice Presidents

O. Donald Gohl
Asst. Vice President

Leonard T. Kantola
Treasurer

Donald R. Johnson
Paul E. Kinniburgh
Sulo O. Ruuska
Aldo M. Saluti
Charles R. Simpson, Jr.
Edward J. Sweeney
Assistant Treasurers

Morgan Sargent
Clerk of Corporation

Trustees

C. R. Burgin
*T. S. Burgin
*W. G. Clark
A. A. DellaChiesa
B. V. Dill
C. F. English
*R. M. Faxon
R. A. Fee
A. O. Haskell
†H. MacArthur
*C. A. Pearce
*R. Porter
†G. D. Reardon
M. Sargent
†J. Serafini

Deposits go on interest day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices

15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane
President

Raymond R. McEvoy
Leroy R. Wyman
Vice Presidents

George W. Condon
Clerk of Corporation

Richard L. Batchelder
Treasurer

Melvin S. Monson
Virginia O. Holmes
Thelma I. Wilde
Donald A. Jackson
Assistant Treasurers

Trustees

R. L. Batchelder
C. E. Claff (Hon.)
*G. W. Condon
†F. E. Henderson
†J. J. Hurley
W. C. Kane
†I. L. Kovey
F. H. Lutz (Hon.)
K. A. Lyons
R. E. Lyons (Hon.)
H. W. Macauley (Hon.)
*E. C. Martin
*R. R. McEvoy
N. B. Silk
*R. C. Wilde
*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

READING

Reading Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart, *President*
Harold B. Currell, Kenneth C. Latham, *Vice Presidents*
E. Hayward Bliss, *Clerk of Corporation*
Richard G. Moore, *Treasurer*
Richard C. Forrest, *Vice Treasurer*
Alice B. Sweeney, Alice S. Rogers, *Assistant Treasurers*

Trustees

C. H. Amon, Jr.
†M. B. Bedell
E. H. Bliss
N. S. Burbank
*H. B. Currell
W. H. Dee
J. B. Iverson
†K. R. Ivester
†G. R. Larson
*K. C. Latham
*G. M. Lothrop
M. R. Meikle
F. F. Stevenson
*R. E. Stewart
*P. G. Willcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 10, June 10, September 10 and December 10

Annual meeting date as provided for in By-Laws third Monday in April

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

E. Wayne Harlow, *President*
Roland T. Phillips, *Vice President*
Richard J. Phelps, *Clerk of Corporation*
Wallace L. Macaulay, *Treasurer*
Kenneth R. Pike, Clifford Joyce, *Assistant Treasurers*
E. Wayne Harlow, *Chairman of Board*

Trustees

*J. H. Bourque
R. C. Briggs
*D. S. Collins
†R. I. Dexter
*E. W. Harlow
W. L. Macaulay
M. W. Murrill (Hon.)
H. G. Perry (Hon.)
†A. P. Petrell
R. J. Phelps
*R. T. Phillips
K. R. Pike
†D. F. Robbins
J. F. Spence
*J. H. Spurr
P. J. Sullivan
A. P. Wilcox (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in December

ROCKPORT

Granite Savings Bank
26 Broadway

Date of Incorporation, March 21, 1884

Charles G. Burbank, *President*
N. O. Bruno Pearson, *Vice President*
Neil Campbell, *Treasurer*
Isabel L. Poole, *Assistant Treasurer*
Frank W. Johnson, *Clerk of Corporation*

Trustees

†R. M. Barker
*A. S. Brown, Jr.
*C. G. Burbank
*A. R. Carlson
†L. P. Curtis
N. A. Hooper
R. L. Hull
F. W. Johnson
G. N. Mackey
A. K. Marr
J. H. Mills
*N. O. B. Pearson
*J. B. Silva, Jr.
O. F. Smith (Hon.)
D. J. Taylor
†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

SALEM

Salem Savings Bank
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Offices
Highland Avenue
72 Loring Avenue

Charles H. Stevens, Jr., *President*
Francis J. Murphy, Frederic P. Clark, Charles Andrias, *Vice Presidents*
Robert S. St. Pierre, Lee M. Webster, *Asst. Vice Presidents*
George W. Olson, *Treasurer*
Robert Petersen, Everett E. Carlton, Jr., Thomas E. Snider, Richard P. Carter, John H. Corning, *Assistant Treasurers*
J. Grafton Kingsley, *Clerk of Corporation*

Trustees

*C. Andrias
L. Axelrod
*F. P. Clark
L. Clark (Hon.)
H. E. Davenport
P. J. Durkin
J. E. Farley (Hon.)
*J. E. Fellows, Jr.
*R. M. Finniss
†M. F. Flynn
H. S. Holcomb
E. W. Johnson (Hon.)
J. G. Kingsley
*H. G. Macomber
†I. J. Martin
F. J. Murphy
G. W. Olson
A. R. Pitcoff
†W. T. Quinlan
R. M. Shribman
T. Simons
R. C. Smith, Jr.
*C. H. Stevens, Jr.
E. R. Tufts
C. F. Voorhees
W. B. Welch
C. A. Whipple (Hon.)

Deposits go on interest from day of deposit

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

Salem Five Cents Savings Bank
210 Essex Street
Date of Incorporation, March 9, 1855
Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Alton P. Cole, Jr. *President*
Robert H. Cushman *Treasurer*
Richard E. Blake
J. Norman Welch
Robert L. Howie
Robert F. McGrath *Vice Presidents*
James N. Clark *Clerk of Corporation*
Albion B. Knowlton, Jr.
Thomas M. Leonard
William F. Nys
Clayton W. Smith
Wesley C. Tucker
Virginia D. Witham *Assistant Treasurers*
Franklin A. Hebard *Chairman of Board*

Trustees

*L. Allen, Jr.
W. K. Anderson
B. T. Atwood, Jr.
C. Bacall, Jr.
E. M. Batchelder
B. D. Berkal
*R. E. Blake
W. J. Bursaw, Jr.
H. J. Callahan (Hon.)
J. N. Clark
*A. P. Cole, Jr.
R. H. Cushman
*J. H. Davies
A. S. Elwell
H. S. Gilchrest (Hon.)
A. Goodhue, Jr.
H. J. Gourdeau
H. H. Griffin
E. R. Haskell
*F. A. Hebard
†R. Jerrett, Jr.
N. F. Kennedy
H. S. Knight (Hon.)
C. J. Kohn
B. Langmaid (Hon.)
F. A. Meier
†F. H. Moore
P. M. Pilcher
A. P. Putnam
B. U. Rice (Hon.)
J. R. Serafini
P. E. Story
R. H. Thompson
*J. N. Welch
J. S. Whipple

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Tuesday in May

SHELBURNE

Shelburne Falls Savings Bank
24-26 Bridge Street (Shelburne Falls District)
Date of Incorporation, March 28, 1855

Elwyn J. Ball *President*
Florence B. Adler *Treasurer*
Edward A. Milne *Vice President*
Marjorie W. Peck *Clerk of Corporation*
Elwyn J. Ball *Chairman of Board*

Trustees

F. B. Adler
C. W. Avery
*E. J. Ball
R. W. Bassett
†H. F. Brown
C. P. Call
D. T. Hillier
*J. W. Hoyt
*H. L. Hurd
D. H. Jones
J. W. Lawless
†H. E. Legate
W. O. Loomis
*E. A. Milne
*G. L. Mirick
P. R. Shaw
J. B. Temple
*R. A. Tetreault
H. Toy
C. I. Woffenden

Deposits go on interest first day of each month
Dividends are payable last business day January April, July and October
Annual meeting date as provided for in By-Laws second Tuesday in November

SOMERVILLE

Somerset Savings Bank
371 Summer Street
Date of Incorporation, March 9, 1910
Branch Office
105 Broadway

Richard V. Kiley *President*
Stephen J. Dowd *Treasurer*
Albert J. Oliva
Thomas P. Russell *Vice Presidents*
Ralph A. Benson *Assistant Treasurer*
John H. Derby *Clerk of Corporation*

Trustees

†D. F. Choate, Jr.
F. Ciampa
A. H. Curtis
J. H. Derby
†D. C. Dolben
A. L. Fisher
*H. P. Freeman
†R. W. Harris
D. J. Kelley (Hon.)
R. S. Kelley
*R. V. Kiley
J. R. McHugh
*A. J. Oliva
N. H. Prendergast
*T. P. Russell
W. J. Skerry
*H. E. Stevens

Deposits go on interest fifteenth business day of each month
Dividends are payable January 20, April 20, July 20 and October 20
Annual meeting date as provided for in By-Laws third Tuesday in November

Somerville Savings Bank
40 Union Square
Date of Incorporation, February 24, 1885

R. Jack Howard *President*
Ernest S. Christian *Treasurer*
L. Roger Wentworth
John W. Pickering *Vice Presidents*
Arthur R. Hayward
Joseph E. Pemental *Assistant Treasurers*
John F. McGann *Clerk of Corporation*

Trustees

M. F. Ahearn, Jr.
C. J. Bateman, Jr. (Hon.)
C. W. Birch, Jr.
R. C. Bosworth
†F. V. Bowie
J. T. Cardillo
*J. A. Daniels
*E. J. Hall
W. L. Hanson
*R. J. Howard
†J. F. McGann
*L. J. McKay
T. W. Morse
F. E. Nelson
*J. W. Pickering
N. A. Ray (Hon.)
A. L. Rezendes
†E. S. Rumery
T. P. Sharry
L. F. Wentworth

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Thursday of December

*Member of Board of Investment.
†Member of Auditing Committee.

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence
President

John N. Burnham
Vice President

Carl M. Olson
Treasurer

Mafalda A. Comstock
Robert L. Langlois
Assistant Treasurers

John J. O'Shaughnessy
Clerk of Corporation

Trustees

J. V. Achin
L. C. Broughton
*J. N. Burnham
†L. D. Clemence
*R. U. Clemence
H. DiGregorio
J. B. Dirlam
†J. K. Edwards
*J. D. Gallery
*R. R. Grimwade
W. W. Horsley
A. I. Koprowski
E. J. Martin
L. J. Morin
G. Mozley
C. M. Olson
†J. J. O'Shaughnessy
L. W. Pote
*J. E. Rischitelli
S. Simonelli
C. R. Spielvogel

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday in May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

Hezekiah P. Starr
President

Alfred G. Morin
Edwin L. Marsden
Walter J. Reynis
Vice Presidents

Charles S. Putnam
Clerk of Corporation

Robert G. Worthington
Treasurer

Hezekiah P. Starr
Chairman of Board

Trustees

E. P. Clark
†F. A. Hobbs
*A. S. Lacaire
G. E. LeDoux
*E. L. Marsden
†J. C. McSherry
*C. H. Meloche, Jr.
*A. G. Morin
*R. K. Prouty
C. S. Putnam
*W. J. Reynis
R. S. Sagendorph
M. Sebring
*H. P. Starr
†V. Tolis
R. G. Worthington

Deposits go on interest first business day of each month

Dividends are payable 1st Monday of February, May, August and November

Annual meeting date as provided for in By-Laws first Tuesday of June

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness
President

Victor E. Quillard
Vice President

Harvey R. Preston
Clerk of Corporation

Victor E. Quillard
Treasurer

Ralph M. Harlow
Warren A. Hastings
Henry L. Waltermire
Assistant Treasurers

Trustees

*R. B. Atkinson
*H. C. Beaver, Jr.
E. J. Brennan, Jr.
D. E. Burbank
J. B. Donovan
R. J. Epstein
†F. H. Faulstich
*G. C. Holderness
†H. R. Preston
V. E. Quillard
I. A. Quimby
*J. B. Richardson, Jr.
J. C. Sevey
S. M. Stearns
*R. A. Studley
R. F. Tuveson
†A. B. Wallace, III

Deposits go on interest from the day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Tuesday in November

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices
1899 Wilbraham Road
6 Somers Road, East Longmeadow

Bernard H. McMahon
President

Murray F. Lynch
Stephan R. Pannier
Alfred C. McCarthy
Vice Presidents

Robert W. Baker
Asst. Vice President

Murray F. Lynch
Treasurer

Richard E. Pisano
Assistant Treasurers

Earl H. Paine
Clerk of Corporation

Trustees

N. Brown (Hon.)
A. A. Carroll (Hon.)
†D. B. Collings
R. W. Crowell (Hon.)
R. P. Dale, Jr.
E. C. Erickson
*M. L. Farrell
R. C. Flagg
G. J. Gallan
*R. J. Gaudrault
D. W. Gordon (Hon.)
W. H. Hayes
B. Herman
A. H. Hovey (Hon.)
†R. Keeney, Jr.
E. Kronvall (Hon.)
L. D. Lewis
A. C. McCarthy
*B. H. McMahon
*T. V. Paige
K. W. Perry
J. B. Punderson
J. A. Saunders
*J. J. Shea, Jr.
†E. E. Silver, Jr.
R. S. Spooner (Hon.)
G. W. Streeter, Jr.
W. C. Webb
F. W. Williams, Sr. (Hon.)

Deposits go on interest from the day of deposit to the day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

*Member of Board of Investment.
†Member of Auditing Committee.

Springfield Institution for Savings
1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices
561 Sumner Avenue
844 State Street
1360 Carew Street
40 Springfield Street, Agawam
724 Bliss Road, Longmeadow
1425 Westfield Street, West Springfield
70 Eastfield Mall
10 Fairfield Mall, Chicopee

John McP. Collins
President

John A. Vivian
Treasurer

Albert E. Steiger, Jr.
Theodore H. Hanchett
William A. James
Harold A. Smith
John A. Vivian
Vice Presidents

A. Everett Winne
Vice Treasurer

Mary E. Falvey
June M. Haskins
Michael O. Miller
Assistant Treasurers

Robert A. Cross
Asst. Vice President

Julius H. Appleton
Clerk of Corporation

Richard A. Booth
Chairman

Trustees

J. H. Appleton
R. A. Booth
†R. M. Brigham
S. D. Chapin
*J. McP. Collins
W. A. Collins
H. G. Dickey (Hon.)
L. W. Doherty
H. T. Downey
J. F. Egan (Hon.)
†F. C. Emerson
H. R. Feltham (Hon.)
R. C. Garvey
*C. N. Gibbs
W. A. Hebert (Hon.)
M. I. Holstein
*J. R. Martin
P. H. Mehrtens
*S. D. Parker
M. F. Peterson (Hon.)
F. S. Pillsbury
*C. H. Schaaff
H. A. Sears
*A. E. Steiger, Jr.
†L. R. Wallace
C. G. Young (Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM

Stoneham Savings Bank
359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron
President

Wylie Gardt
Treasurer

Wendell H. Packard
Vice President

William H. Brock
Assistant Treasurer

Donald W. Hanson
Clerk of Corporation

Trustees

*M. E. Barron
F. S. Blanchard (Hon.)
*T. P. Devlin
†A. G. Fuller
W. Gardt
F. M. Geremonte
D. W. Hanson
E. W. Jefferson (Hon.)
F. A. Lawson (Hon.)
D. W. Leavitt
H. W. Mellett, Jr.
S. Merrifield
*E. B. Merrithew
P. A. Nelles, Jr. (Hon.)
*W. H. Packard
*G. C. Patton, Jr.
O. H. Saxby
L. W. Scammon
†C. H. Severance
H. R. Smith
†J. T. Whittemore
R. A. Wills
G. A. Worthen

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday in April

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein
President

Carl E. Crawford
Treasurer

Carl E. Crawford
Joseph W. Kirker
A. Boylston Nichols, Jr.
Vice Presidents

Robert E. Hallock, Jr.
A. Alan Higginbotham
Assistant Treasurers

Harold E. Hopkins
Clerk of Corporation

Ernest G. Gebelein
Chairman of Board

Trustees

W. E. Becker
M. H. Bury
†G. Cleathero
C. E. Crawford
E. N. Dodson, Jr.
*E. G. Gebelein
H. E. Hopkins
*A. L. Jennings
J. W. Kirker
*G. H. M. LeRoy
†R. K. Martin
J. F. Mozzone
*A. B. Nichols, Jr.
*W. R. Reed
†D. C. Wilbur

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Branch Office
Route 44, Raynham

Richard E. Keefe
President

Arthur T. Smerdon
Belcher W. Stanley, Jr.
Lorraine Carter
Assistant Treasurers

Charles A. Eldridge
Vice President

Arthur J. F. Tutton
Treasurer

T. Howard Donahue
Clerk of Corporation

Trustees

R. B. Champagne
G. F. Clapp
W. P. Dickerman
*C. A. Eldridge
H. C. Gill
†W. H. Gorey
A. E. Gutman
*R. E. Keefe
R. E. Knowles
*J. F. Leddy
†D. A. Littlefield
*G. M. Owen
J. F. Parker
*S. H. Rhodes
C. S. Robertson
*G. M. Seemann
†S. P. Sowiecki
F. L. Tripp
A. J. F. Tutton

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment.
†Member of Auditing Committee.

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot
Main Street, East Douglas

Lawrence S. Voss
President

Richard S. Douglas
Treasurer

Charles C. Ballou
Frederick M. Palmer, Jr.
Richard S. Douglas
Vice Presidents

Mildred E. Eastman
Gordon E. Kollett
Assistant Treasurers

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich
†F. Andrews
*C. C. Ballou
J. E. Branigan
H. Buma
G. P. Carver, Jr.
†R. B. Clarke
*W. J. Crawley, Jr.
J. M. Dauray
R. S. Douglas
G. W. Guertin
G. E. Kollett
T. J. Lynch
N. H. Morin
*F. M. Palmer, Jr.
R. A. Pelland
*J. A. Quinn
L. C. Ramelli
A. A. Sabatinelli
S. R. Scott (Hon.)
*L. S. Voss
P. S. Wheelock

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins
President

Julian V. Lyon
Treasurer

Forrest E. Carter
William E. Jones
Donald E. Garrant
Vice Presidents

Donald E. Garrant
Gladys Parker
Assistant Treasurers

Philip A. Perkins
Chairman of Board

William J. Lee
Clerk of Corporation

Trustees

J. E. Anderson
†M. G. Beebe
*F. E. Carter
L. Day
G. J. Evans
E. H. Fairbanks
S. Fisher
*W. E. Jones
W. J. Lee
†H. S. MacLellan
F. C. McGrath, Jr.
T. L. McManus
A. S. North (Hon.)
*P. A. Perkins
R. A. Sayce
*W. R. Spaulding
†M. F. Stoddard, Jr.
L. J. Wilson
R. H. Wingate
J. B. Wiswall
*K. A. Worthen

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices
432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

George D. DeGrasse
President

Willard T. Crossman
Nicholas Noun
Vice Treasurers

Clarence G. Brewster
Vice President

Lawrence M. Butchart
Arthur M. Butler, Jr.
Richard A. Mullen
Ralph A. Sederquist
Assistant Treasurers

Lester J. Johnsen
Clerk of Corporation

Philip A. Lashway
Treasurer

Trustees

*C. G. Brewster
G. P. Davis (Hon.)
*G. D. DeGrasse
A. DeVincent
R. S. Flynn
*N. B. Goldberg
I. B. Hardy
†H. F. Howe
†L. J. Johnsen
*F. J. Mooney, Jr.
T. J. Murphy
R. S. Nichols
*J. F. Robinson
C. M. Sheer
†R. L. Whipple
*B. F. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

L. Robert Campbell
President

Irene B. King
John MacNeish
John E. Carroll
Donald R. Vorce
Robert W. Fitzgerald
Assistant Treasurers

Harold O. Graves
Exec. Vice President

Harold O. Graves
Treasurer

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson
J. A. Bryson (Hon.)
L. B. Campbell (Hon.)
*L. R. Campbell
*N. Falk
H. O. Graves
R. Higney
C. T. Hinckley
*I. A. Hodgen
L. B. Hyde
*W. M. Hyde
*F. J. Kardas
†J. F. Nields
†R. H. Quigley
F. J. Quilitzsch
†F. Rindge, Jr.
H. R. Salem

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
117 Main Street, Falmouth

Frank L. Nickerson, *President*
Harry B. Metcalfe, John M. Ranney, *Vice Presidents*
Herbert E. Hunziker, *Clerk of Corporation*
Donald R. Brown, *Treasurer*
Paul E. English, Thomas S. Olsen, *Assistant Treasurers*
Frank L. Nickerson, *Chairman of Board*

Trustees

*R. A. Anthony
†J. M. Balano
*K. J. Bruce
C. Cronig
L. M. Flanders
C. A. Griffith
H. E. Hunziker
*I. Issokson
†J. S. Kenyon
R. D. Kiernan
*F. MacGregor
C. A. MacKenzie, Jr.
H. B. Metcalfe
†J. Motta
*F. L. Nickerson
*A. L. Pappi
J. M. Ranney
W. E. Rowley
R. H. St. Jacques
J. W. Wickenden
S. H. Wright

Deposits go on interest from day of deposit

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Monday in January

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24 ,1882

Charles E. Shepard, Sr., *President*
Bertram W. Perkins, Sr., *Vice President*
Malcolm R. George, *Exec. Vice President*
Malcolm R. George, *Treasurer*
William N. Wright, Sr., *Clerk of Corporation*

Trustees

F. J. Bell
J. A. Blanchard
P. F. Carroll
B. M. Covell
M. R. George
S. A. Korzec
W. McWhirter (Hon.)
†J. Orszulak
R. R. Paine (Hon.)
C. F. Pease (Hon.)
*B. W. Perkins, Sr.
*B. W. Perkins, Jr.
J. G. Rearick (Hon.)
*C. E. Shepard, Sr.
†C. E. Shepard, Jr.
J. Spencer
†R. B. Tuttle
V. B. Tuttle (Hon.)
*H. J. Wardwell
W. G. Wood
W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain, Jr., *President*
Logan S. Field, J. Stephenson Hemphill, W. Irving Middleton, *Vice Presidents*
Richard E. Bolton, *Treasurer*
Robert B. Harris, Marguerite M. Hooley, John A. Loring, Jr., Frank J. McAuley, *Assistant Treasurers*
Donald O. Hawes, *Clerk of Corporation*

Trustees

R. E. Bolton
C. W. Chamberlain (Hon.)
*C. W. Chamberlain, Jr.
R. B. Chase
*L. S. Field
W. S. Field (Hon.)
J. C. Haartz, Jr.
D. O. Hawes
†J. E. Heffernan
*J. S. Hemphill
H. S. Howes
A. A. Huse (Hon.)
J. H. Lewis
R. Massa
†G. McNally, Jr.
*W. I. Middleton
S. P. Mugar
*R. Porter
T. J. Scott
H. A. Smith (Hon.)
R. S. Sparrow
†G. B. Wellman
*R. T. Westcott

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1868

Branch Office
343 Main Street, Oxford

Joseph M. Morse, *President*
Hugh W. Crawford, Donald I. Hey, David W. Horsley, George F. White, *Vice Presidents*
H. Craigin Bartlett, *Clerk of Corporation*
David W. Horsley, *Treasurer*
Margaret C. Canavan, *Vice Treasurer*
Frank P. Stefanik, *Assistant Treasurer*
Joseph M. Morse, *Chairman of Board*

Trustees

†H. C. Bartlett
†D. S. Bayer
B. F. Brigandi (Hon.)
W. A. Cash (Hon.)
J. Chmielewicz
*H. W. Crawford
W. L. Dugan
R. H. Eaton
G. Gromelski
A. Heller
*D. I. Hey
D. W. Horsley
R. S. Howland
R. K. Hubbard
J. P. Ivascyn
J. A. Kelly, Jr.
*L. E. Leboeuf
D. Luther
*J. M. Morse
R. W. Sheldon, Jr.
†J. P. Trull
F. S. Waite
*G. F. White
A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in May

*Member of Board of Investment.
†Member of Auditing Committee.

WELLFLEET

Wellfleet Savings Bank
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen, *President*
Robert C. Dickinson, *Treasurer*
Charles E. Frazier, Jr.
Paul J. Lussier, *Vice Presidents*
Clarence S. Smith, *Clerk of Corporation*

Trustees

†H. C. Atwood
R. R. Bell
*L. E. Cardinal
†H. W. Carlson
R. A. Chase (Hon.)
*H. A. Curtis
R. C. Dickinson
*C. W. Downs, Jr.
†J. R. Dyer, Jr.
†C. E. Frazier, Jr.
*W. Hokkanen
K. E. Paine
*E. F. Rose
†N. C. Young

Deposits go on interest twentieth day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH

Westborough Savings Bank
33 West Main Street

Date of Incorporation, February 9, 1869

Branch Office
58 West Main Street, Northborough

Walter A. Kinell, Jr., *President*
George R. Marcy, *Assistant Treasurer*
Hugh K. Tufts
Joseph G. Nason, *Vice Presidents*
Hugh K. Tufts, *Chairman of Board*
Edwin P. Fairbanks, *Clerk of Corporation*

Trustees

*C. H. Carlson
*G. H. Carlson
*R. G. Daniel
C. N. Duckworth
†E. P. Fairbanks
J. M. Foster
R. X. Gannon
R. N. Hennessy
A. C. Hulbert
*W. A. Kinell, Jr.
*J. G. Nason
†D. Newton
H. L. Paine (Hon.)
B. C. Tashjian
*H. K. Tufts
†R. S. Tyler
E. L. Uhlman

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Thursday in January

WESTFIELD

Westfield Savings Bank
141 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices
206 Park Street, West Springfield
655 Main Street, Agawam
27 Arnold Street

Arthur W. Knapp, *President*
Harris J. Bond, *Treasurer*
David C. Colton
Wesley L. Mitchell, *Vice Presidents*
Ernest Cornelius, Jr.
Roland C. Hall, *Assistant Treasurers*
Thomas J. Howard, Jr., *Asst. Vice President*
Horace N. Fuller, *Clerk of Corporation*

Trustees

C. J. Arnold
†G. B. Brooks
*D. C. Colton
A. W. Elzerman
H. N. Fuller
*C. A. Godin
*A. W. Knapp
*W. L. Mitchell
R. D. Neth
*E. V. Oehlers
L. C. Parker, Jr.
J. E. Reed
†A. S. Rzewski
†P. C. Smith
H. K. Wakeman

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Wednesday in April

Woronoco Savings Bank
31 Court Street

Date of Incorporation, May 5, 1871

Branch Office
College Highway, Southwick

Roger L. Wolcott, *President*
James A. Rogers, *Treasurer*
Oscar C. Baker
Katherine L. Chapman, *Vice Presidents*
Porter E. Taylor
Lee W. Webersen, *Assistant Treasurers*
Andrew Anderson, *Clerk of Corporation*
George W. Roraback, *Chairman of Board*

Trustees

†J. A. Adams
D. W. Alger
A. Anderson
W. S. Anderson
*O. C. Baker
*I. C. Barnes
J. W. Buckley
R. L. Cantell
R. D. Carmel
†L. M. Clark
D. D. Earle
H. P. Fowler
E. A. Jensen (Hon.)
*A. Nesin
V. A. Rix
*G. W. Roraback
†H. L. Ryan
H. Saffer
L. W. Shattuck (Hon.)
R. M. Wilcox
R. L. Wolcott
*B. P. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday in March

*Member of Board of Investment.
†Member of Auditing Committee.

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Robert H. Gaughen, *President*
Ashley B. Jones
Raymond D'Ambrosia, *Vice Presidents*
Robert F. Cass, *Treasurer*
Margaret R. Santacroce, *Assistant Treasurer*
William F. Meara, Jr., *Clerk of Corporation*

Trustees

J. Alden
A. Alemian
†H. E. Bowmar
*G. F. Brady
*C. T. Coleman
R. D'Ambrosia
*R. H. Gaughen
J. W. Gunville
W. A. Hodges (Hon.)
J. J. Holland
*A. B. Jones
G. E. Lane
†G. E. Lane, Jr.
†P. D. MacElhiney
W. F. Meara, Jr.
*R. H. O'Brien
E. A. Perry
R. Reidy

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first business day in January

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

Branch Office
126 Main Street

F. William Lawton, *President*
Harold B. Nash
J. William O'Donnell, *Vice Presidents*
William P. Fillebrown, *Clerk of Corporation*
George F. Gardner, *Treasurer*
Patrick J. Buckley
Arthur R. Connelly
Carl J. Reid
Dorothea M. Scott, *Assistant Treasurers*
F. William Lawton, *Chairman of Board*

Trustees

†G. T. Barnes
*A. O. Bicknell
J. F. Chipman
J. H. Clapp
†H. B. Coleman
C. H. Emilson
*J. W. Field
W. P. Fillebrown
G. F. Gardner
†E. F. Hannafin
*H. Hoffman
*F. W. Lawton
C. A. R. Lewis (Hon.)
U. Motroni
E. W. Moxon (Hon.)
C. W. Nash (Hon.)
*H. B. Nash
*J. W. O'Donnell
*R. G. Parker
C. P. Pillsbury
A. H. Sandwen
H. E. Scott
R. L. Steadman

Deposits go on interest day of deposit to dividend date

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Wednesday in March

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Branch Office
383 Bridge Street, North Weymouth

George H. Thompson, *President*
Raymond C. Warmington
Norman J. Reilly, *Vice Presidents*
William N. Flynt, *Clerk of Corporation*
Melvin E. Sherman, *Treasurer*
John F. Kneeland
Ruth P. Bosien
Robert Bates, *Assistant Treasurers*
George H. Thompson, *Chairman of Board*

Trustees

F. Belyea (Hon.)
A. J. Bilodeau
F. M. Bryant (Hon.)
*T. K. Brydson
*O. D. Chiesa
E. S. Cook
W. N. Flynt
†L. R. Fulton
*E. B. Given, Jr.
*E. S. Mapes
D. A. Martin
†W. McClelland
†R. C. Monahan
*N. J. Reilly
C. Settles
M. E. Sherman
*G. H. Thompson
*R. C. Warmington

Deposits go **on interest fifteenth day of each month**

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Joseph W. Bjork, *President*
Raymond K. Litchfield, *Vice President*
George A. Brouillard, *Clerk of Corporation*
Reginald A. Conrad, *Treasurer*
George W. Cranford, Jr., *Vice Treasurer*
Warren R. Corliss
Irene R. Smith, *Assistant Treasurers*

Trustees

F. W. Armor
*J. W. Bjork
G. A. Brouillard
*C. P. Burrill
R. L. Cavicchi
*W. B. Clark
R. A. Conrad
D. B. Gurney
T. M. Harding
*H. L. Horte
†R. S. Josselyn
†G. A. Joubert
H. S. Keith (Hon.)
D. F. Leach
*R. K. Litchfield
N. G. MacDonald
*W. J. McCarthy
*L. W. Ward
†H. C. Young

Deposits go on interest fifteenth business day of each month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

*Member of Board of Investment.
†Member of Auditing Committee.

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen, *President*
Donald R. Packard, *Treasurer*
Russell T. Bisbee
Herbert S. Kellogg, *Vice Presidents*
Ralph U. Porter, Jr., *Assistant Treasurer*
David P. Healy, *Clerk of Corporation*

Trustees

J. D. Barrus
R. T. Bisbee
†J. H. Breguet
†R. J. Daniello
*F. C. Davis, Jr.
*O. Grife
D. P. Healy
*R. S. Jorgensen
*H. S. Kellogg
†F. H. Loud
D. S. Outhuse
D. R. Packard
L. H. Packard
*R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

(Office vacant), *President*
Raymond A. Mason, *Treasurer*
Thomas M. McMahon, *Vice President*
Lila L. Niles
Robert L. Barschdorf, *Assistant Treasurers*
Philip S. Hart, *Clerk of Corporation*

Trustees

E. J. Brundage
J. A. Burnett
W. R. Clark
J. P. English
†E. C. Gagnier
S. E. Gardner (Hon.)
*J. H. Gordon
*S. P. Graham
P. S. Hart
*R. A. Mason
T. M. McMahon
B. Mears (Hon.)
†N. Phelps
*W. W. Rudman
†L. S. Towne
L. G. Treadway (Hon.)
*P. P. Welanetz

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in September

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson, *President*
Robert F. King, Jr., *Treasurer*
Robert F. King, Jr.
Karl M. Parks, *Vice Presidents*
Dorothy Solander, *Assistant Treasurer*
Celian H. Abbott, *Clerk of Corporation*

Trustees

†C. H. Abbott
*A. E. Anderson
*M. R. Bateman
*W. D. Brown
†W. L. Crane
†E. J. Dionne
C. D. Eldredge (Hon.)
*F. E. Hall
R. F. King, Jr.
R. R. Marr
R. E. Mathieu
K. M. Parks
L. P. Prance (Hon.)
H. R. Richards
A. B. Skelton
*M. W. Smith
J. W. Townsend
J. J. Witt (Hon.)

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr., *President*
Arnold M. Gibson, *Treasurer*
William J. Speers, Jr., *Vice President*
Joseph C. Cioni
W. Donald Maxwell, *Assistant Treasurers*
Austin Broadhurst, *Clerk of Corporation*
James F. Dwinell, Jr., *Chairman of Board*

Trustees

S. Avery
C. W. Bennett (Hon.)
A. Broadhurst
H. Chadwick
W. L. Davis (Hon.)
*J. F. Dwinell, Jr.
A. O. Eaton
C. S. Eaton
M. T. Freeman
E. V. French
A. M. Gibson
J. B. Harlow
†J. M. Harrington, Jr.
†R. W. Hatch
†E. E. Hicks
*G. H. Hood
R. B. Kittredge
C. L. Moore
*H. K. Porter
L. F. Sargent
F. E. Smith (Hon.)
*W. J. Speers, Jr.
*P. P. Wadsworth
J. B. Willing
J. R. Willing

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

*Member of Board of Investment.
†Member of Auditing Committee.

WINTHROP

Winthrop Savings Bank
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas — *President*
Miriam L. Flinn — *Treasurer*
Arthur J. Soper
Harold J. Hyatt
Kenneth B. Feeney — *Vice Presidents*
Florence R. Cummings
Alice J. Mackey — *Assistant Treasurers*
Ernest E. Hardy — *Clerk of Corporation*

Trustees

*D. M. Boylan
L. S. Burke
*T. F. Eldracher
J. W. Etherington
M. L. Flinn (Hon.)
*P. A. Gorman
J. Gregorie
J. M. Harvey
A. W. Hodges (Hon.)
†E. M. Howard
*H. J. Hyatt
†A. B. Marsh
H. Rand, Jr.
*A. J. Soper
E. R. Thomas
†J. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first business day of January

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Vernon W. Parkhurst — *President*
Alfred E. Ekberg — *Treasurer*
Charles A. Mahoney
Kenneth B. Williams — *Vice Presidents*
William E. Harvey
Henry W. Stenquist Jr.
James E. Meehan, Jr. — *Assistant Treasurers*
Henry M. Leen — *Clerk of Corporation*

Trustees

†R. J. Farrell
†F. W. French. Jr.
E. C. Holland
D. B. Johnson
H. M. Leen
†R. E. Lentz
*C. A. Mahoney
*R. E. Militzer
G. M. Palage
*V. W. Parkhurst
*C. J. Peterson
*K. B. Williams

Deposits go on interest day of deposit to dividend day

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

WORCESTER

Bay State Savings Bank
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Kenneth P. Higgins — *President*
Thomas L. Rooney — *Treasurer*
Francis J. Sullivan
Thomas L. Rooney — *Vice Presidents*
Patricia A. Naumnik
James M. Carpenter — *Assistant Treasurers*
Wesley E. Mellquist — *Clerk of Corporation*

Trustees

J. P. Coakley
W. M. Conlin
R. V. Corsini
*J. J. Curran
W. B. Dennen (Hon.)
C. N. Dewey
R. J. Donoghue
E. F. Donohue (Hon.)
*R. R. Gallagher
†R. J. Harris
F. S. Harvey
*K. P. Higgins
J. J. Kelly
†J. J. Ladden
D. H. Letendre
J. J. Marshall
W. E. Mellquist
*R. C. Reidy
T. L. Rooney
T. S. Shea (Hon.)
†M. Stepanski
*F. J. Sullivan
J. A. Toomey
I. J. Yarock

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Thursday of June

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Offices
Webster Square Plaza
West Boylston Street, West Boylston
Milk Street, Westboro

H. Waite Hurlburt — *President*
Evelyn B. Howe — *Clerk of Corporation*
Roger W. LeBlanc
Percy H. G. Harris
Richard B. Jeffrey — *Vice Presidents*
Roger W. LeBlanc — *Treasurer*
Richard Covello — *Assistant Treasurer*
Sam Hokkanen
Allyn W. Krom — *Asst. Vice Presidents*

Trustees

R. B. Ayres
†E. G. Bagley
J. L. Barsky
†J. C. Bath
P. C. Beals
R. W. Booth
*H. C. Borger
R. S. Bowditch
C. R. Brownell (Hon.)
J. Z. Buckley
J. R. Carter
†J. J. Connor, Jr.
H. B. Dewey
J. P. Franklin (Hon.)
H. Gooch, Jr.
W. G. Hall (Hon.)
J. F. Handfield (Hon.)
P. H. G. Harris
*R. H. Harris
C. D. Heywood (Hon.)
W. E. Hildick
F. W. Howe, Jr.
*H. W. Hurlburt
R. B. Hutchins
T. R. Mountain
*P. R. O'Connell
N. R. Olson
G. Sessions
F. W. Seymour
C. M. Stanley (Hon.)
C. C. Turner
A. T. Wall (Hon.)
N. S. Wood

Deposits go on interest from the day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment.
†Member of Auditing Committee.

Worcester County Institution for Savings
365 Main Street
Date of Incorporation, February 8, 1828
Branch Offices
500 Pleasant Street
29 West Boylston Street
353 Grafton Street
651 Chandler Street
South Plaza Shopping Center
White City Shopping Center, Shrewsbury

Bartow Kelly
President

Arnold W. Conti
James D. Watt
Stanley G. Quackenbush
Vice Presidents

William L. Wallace
Asst. Vice President

George A. White, Jr.
Clerk of Corporation

James D. Watt
Treasurer

Frank A. Brown
Thomas E. Hillsgrove
Robert W. Eaton
John F. Gilbert
Donald G. Anderson
Carl E. MacKay
Assistant Treasurers

Arnold W. Conti
Chairman of Board

Trustees

H. A. Bowditch
E. L. Clifford
*A. W. Conti
R. Cushman
P. Fletcher
*R. F. Gow
†J. N. Heald, II
*R. G. Hess
D. Hight
H. B. Jefferson
*B. Kelly
F. J. McGrath
R. W. Mirick
J. F. Mitchell
M. Morgan
†R. R. Neilson
*J. F. O'Keefe
A. Palmer
C. Riley
W. H. Sawyer
P. F. Schlaikjer
*A. W. Smith
R. W. Stoddard
B. C. Wheeler
G. A. White, Jr.
K. R. Woodbury

Deposits go on interest from day of deposit
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws fourth Tuesday of January

Worcester Five Cents Savings Bank
316 Main Street
Date of Incorporation, April 10, 1854
Branch Offices
21 Central Square, Grafton
1099 Main Street, Holden
567 Main Street, Shrewsbury
586 West Boylston Street
Drury Square, Auburn

Ronald W. Haselton
President

Ralph W. Hager
Exec. Vice President

Thomas S. Zocco
Vice President

George R. Frye
Wesley W. Sayer
Donald A. Thomson
Asst. Vice Presidents

Thomas S. Zocco
Treasurer

Hartley E. Hillsen
Roger A. Starbard
Assistant Treasurers

Philip M. Purrington
Clerk of Corporation

Trustees

J. Adam, Jr.
†G. M. Betterley
H. M. Booth
D. P. Butler
*E. B. Coghlin
†R. S. Davis
R. J. Forkey
R. W. Hager
H. C. Hardy
F. L. Harrington, Sr.
*R. W. Haselton
W. C. Lane, Jr.
L. C. Lougee
*R. K. Massey
G. T. Miller
J. R. Nedder
*G. A. O'Brien
†P. M. Purrington
A. B. Reed
R. N. Symonds
*R. Washburn
G. C. Whitney

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Monday in January each year.

Worcester Mechanics Savings Bank
315 Main Street
Date of Incorporation, May 15, 1851
Branch Offices
Auburn Plaza, Southbridge Street, Auburn
Lincoln Plaza, Lincoln Street

Nathan T. Bascom
President

John W. Coghlin
Roderick H. McColl
Vice Presidents

Clayton W. Adams
George C. Rand, Jr.
Ernest C. Sprague
Asst. Vice Presidents

Russell M. Stobbs
Clerk of Corporation

Roderick H. McColl
Treasurer

Thomas S. Rogers
Russell A. Thompson
Donald A. Kayer
Assistant Treasurers

Trustees

L. Anderson
*N. T. Bascom
†F. T. Blake, Jr.
*J. W. Coghlin
R. U. Cross (Hon.)
G. G. DeMallie
W. P. Densmore
F. H. Dewey, Jr. (Hon.)
F. H. Dewey, III
J. C. Donnelly
W. O. Fisher
H. H. Forbes (Hon.)
G. W. Hazzard
P. B. Heywood (Hon.)
L. C. Iandoli
R. V. Kesseli
C. Knight, Jr.
R. H. McColl
D. J. Milliken
*O. R. Rudnick
*R. J. Rutherford
†R. E. Secord
N. L. Sharfman
R. M. Spencer (Hon.)
†R. M. Stobbs
J. S. Tomajan (Hon.)
M. E. Tuller (Hon.)
L. Wald (Hon.)
†R. M. Wall
*W. J. Whipple
A. N. Whiting

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws second Monday in April

YARMOUTH

Bass River Savings Bank
307 Main Street
(South Yarmouth District)
Date of Incorporation, April 15, 1874
Branch Offices
338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville

LeRoy W. Long
President

Carroll V. Murdock
Vice President

Nathan C. Austin
George F. Barabe
Asst. Vice Presidents

Carroll V. Murdock
Treasurer

Stafford I. Burrell
Theodore W. Crosby
Theodore G. Meinerth
E. Richard Sandstrand
Frank Y. Sorensen
Assistant Treasurers

William P. Swift
Clerk of Corporation

Trustees

E. W. Ambrose
*L. C. Antonellis
J. E. Barnard, Jr.
*T. B. Bearse
R. C. Cottrell
E. G. Cross
N. Crowell (Hon.)
P. Davenport
†E. R. Greene
H. L. Hayes, Jr.
G. B. Kelley
J. A. Lemos
*L. W. Long
A. L. Lovequist
*R. C. Macallister
C. V. Murdock
†J. M. Newkirk, Jr.
W. J. O'Neill, Jr.
J. R. Peterson
†R. F. Raddin
A. E. Strock
W. P. Swift
L. Warren
E. M. Webster
N. E. Welch
G. B. Weston
*E. C. Winslow, Jr.

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday in April

*Member of Board of Investment.
†Member of Auditing Committee.

BOSTON

Mutual Savings Central Fund, Inc.

82 Devonshire Street

Date of Incorporation, March 2, 1932

Edward P. Clark
President

Edward F. Barrett, Jr.
Treasurer

Albert A. Conrad, Jr.
Exec. Vice President

Philip J. Coady
Assistant Treasurer

Winthrop Newcomb
Vice President

Chester W. Hardy
Clerk of Corporation

Directors

*E. R. Alexander
*F. P. Brennan
L. R. Campbell
J. Carr
*E. P. Clark
P. J. Coady
J. McP. Collins
A. W. Conti
*B. A. Fischer
R. G. Granger
C. W. Hardy
*G. C. Holderness
J. W. Hull
H. W. Hurlburt
*H. L. Huxtable
G. J. King
J. R. Mercer, Jr.
W. Newcomb
*F. C. Newhall
C. H. Stevens, Jr.

Savings Bank Investment Fund

82 Devonshire Street

Date of Incorporation, August 8, 1945

G. Churchill Francis
President

Joseph H. Bacheller, Jr.
Treasurer

Stanwood D. Evans
Vice President

Nathan T. Bascom
Assistant Treasurer

Albert A. Conrad, Jr.
Clerk of Corporation

Trustees

*J. H. Bacheller, Jr.
N. T. Bascom
L. R. Campbell
J. Carr
*S. D. Evans
*G. C. Francis
B. K. Garceau
T. H. Hanchett
L. S. Hayden
W. H. Smith, 2nd
K. G. Willoughby

Savings Banks Employees Retirement Association

111 Devonshire Street

Date of Incorporation, **February 3, 1944**

Thomas R. Carrington
President

Philip A. Perkins
Treasurer

R. Gordon Archibald
Exec. Vice President and Secretary

Frank L. Nickerson
Assistant Treasurer

Stuart Shaffer
Vice President

Trustees

A. W. Archibald
*R. N. Bower
C. E. Cain
L. R. Campbell
*J. Carr
*T. R. Carrington
*A. W. Conti
A. G. Estes, Jr.
J. J. Gallivan
G. C. Holderness
*A. C. Murray
F. L. Nickerson
*P. A. Perkins
*S. Shaffer
G. H. Thompson
J. H. Wiesman

*Executive Committee

ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS,

INSTITUTIONS FOR SAVINGS,

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

AND

SAVINGS BANKS EMPLOYEES

RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1970

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
	Assets		
1	Cash, checks and items	$39,848 32	$178,259 33
2	Due from banks	250,336 66	40,961 07
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,484,495 00	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,855,587 92	3,399,939 77
7	Bank and fire insurance company stocks, etc.	1,965,150 54	668,742 00
8	Federal Funds sold	750,000 00	200,000 00
9	Real estate loans (conventional)	15,378,655 75	11,383,739 18
10	G.I. loans (in-state)	2,012,218 77	464,586 77
11	F.H.A. loans (in-state)	2,706,995 86	188,641 54
12	G.I. loans (out-of-state)	—	1,243,753 07
13	F.H.A. loans (out-of-state)	1,535,530 36	286,630 69
14	Personal loans	100,040 93	977,293 88
15	Other loans	337,175 43	738,599 32
16	Banking premises	56,562 08	128,594 07
17	Furniture and fixtures	51,172 05	45,693 73
18	Other real estate owned, etc.	1,873 64	12,889 47
19	Taxes and insurance paid on mortgaged properties	1,658 00	351 72
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	26,063 78	18,557 53
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	70,390 62	55,766 25
24	**Total**	**$30,623,756 71**	**$20,033,000 39**
	Liabilities		
25	Ordinary deposits	$23,194,348 36	$12,519,864 38
26	Daily Interest Account deposits	—	48,098 94
27	Special Notice Account deposits	594,491 53	4,396,940 32
28	Systematic Savings Account deposits	—	86,072 61
29	Term Deposit Accounts	2,692,569 87	792,708 00
30	Club deposits	5,218 25	5,501 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	95,449 07	174,184 89
34	Due to mortgagors	183,210 00	221,339 71
35	Mortgagors' payments not applied	1,047,827 03	25,572 67
36	Net interim income	169,115 52	—
37	All other liabilities	9,866 44	17,365 78
38	Guaranty Fund	1,300,000 00	866,238 11
39	Percentage to total deposits	4.91	4.85
40	Other surplus accounts	1,331,660 64	879,113 98
41	Percentage to total deposits	5.03	4.93
42	**Total**	**$30,623,756 71**	**$20,033,000 39**
	General Information		
43	Number of deposit accounts October 31, 1969	6,379	7,427
44	Number of deposit accounts opened during period	1,461	875
45	Number of deposit accounts closed during period	735	917
46	Number of accounts October 31, 1970	7,105	7,385
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,376,365 82	$882,386 82
49	Number of deposits made during period	19,832	18,972
50	Number of withdrawals made during period	11,951	56,380
51	Amount deposited during period	$10,900,580 28	$5,061,315 10
52	Amount withdrawn during period	$9,793,474 03	$4,798,812 53
53	Average amount in each account	$3,727 00	$2,408 00
54	Number of real estate loans October 31	1,871	1,550
55	Average real estate loan	$11,562 00	$8,753 00
56	Number of other loans October 31	255	1,219
57	Average other loan	$1,715 00	$1,408 00
58	*Gross income received during period	$1,862,479 93	$1,177,186 85
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$138,333 90	$137,481 05
60	*Bank building occupancy	24,936 69	15,438 19
61	Advertising	15,385 60	11,372 38
62	Contributions, etc.	4,956 28	3,955 79
63	State tax	21,773 08	16,680 78
64	Miscellaneous	75,515 01	1,071 14
65	Total of above costs per $1,000 of deposits	10 60	10 42

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
$79,814 58	$379,686 95	$513,228 31	$479,398 63	$26,023 98	1
236,011 95	255,377 87	64,769 91	727,438 65	412,681 35	2
—	—	—	—	—	3
3,114,831 24	2,101,908 98	2,411,450 08	4,058,678 48	4,556,807 91	4
—	—	—	200,000 00	—	5
3,521,107 06	6,671,989 38	7,808,215 83	30,719,099 63	8,530,339 51	6
991,887 61	2,341,178 98	2,641,663 39	6,234,431 55	1,341,588 30	7
—	—	1,100,000 00	—	500,000 00	8
5,767,886 00	39,836,097 96	33,715,400 14	28,334,641 73	12,122,504 83	9
210,965 64	2,063,451 67	5,002,859 83	10,881,657 47	146,888 55	10
—	2,408,665 77	4,910,810 19	7,923,885 98	—	11
—	2,219,570 65	1,206,116 26	2,149,964 53	—	12
—	2,788,382 51	1,206,543 77	1,809,546 80	—	13
—	188,193 64	1,409,524 19	4,275,255 12	11,226 96	14
192,311 07	865,013 07	1,820,803 27	724,959 05	621,341 39	15
41,911 37	842,622 47	335,587 08	441,638 37	40,981 29	16
1,968 59	196,790 01	152,484 82	189,579 50	10,673 12	17
—	9,249 98	23,812 59	—	2,000 00	18
105 00	—	—	57,572 95	—	19
—	2,753 02	—	88,634 07	64,987 82	20
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	21
1 00	1 00	—	1 00	1 00	22
2,041 01	11,709 24	588,826 17	226,351 43	5,194 25	23
$14,181,480 53	**$63,227,784 73**	**$64,966,076 23**	**$99,593,199 41**	**$28,411,847 22**	24
$12,366,141 61	$29,854,918 17	$34,768,960 16	$62,651,966 77	$17,572,108 71	25
—	771,337 74	—	—	—	26
—	24,265,024 26	21,371,096 70	26,110,549 61	7,679,099 23	27
—	—	—	—	—	28
—	1,338,069 79	2,366,342 35	1,956,500 00	—	29
6,998 00	241,521 00	97,287 50	—	19,618 50	30
—	—	—	—	—	31
—	274 66	2,531 00	—	—	32
—	110,909 50	229,256 54	478,159 91	7,068 74	33
110,559 21	1,513,754 00	1,274,035 54	18,642 56	35,493 83	34
74,564 34	226,762 74	187,147 78	1,048,268 28	327,030 97	35
21,826 54	285,661 50	—	—	—	36
2,238 78	35,098 68	35,187 52	87,440 67	1,508 57	37
897,137 00	2,381,038 01	2,542,359 10	3,790,283 10	1,392,000 00	38
7.25	4.22	4.34	4.18	5.51	39
702,015 05	2,203,414 68	2,091,872 04	3,451,388 51	1,377,918 67	40
5.67	3.90	3.57	3.80	5.45	41
$14,181,480 53	**$63,227,784 73**	**$64,966,076 23**	**$99,593,199 41**	**$28,411,847 22**	42
6,218	21,439	20,610	41,423	9,045	43
448	5,838	4,044	6,764	743	44
525	3,932	3,324	5,410	744	45
6,141	23,345	21,330	42,777	9,044	46
5¼	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$614,495 31	$2,722,456 33	$2,969,099 50	$4,320,348 10	$1,273,748 86	48
15,404	84,715	92,053	151,021	21,659	49
7,661	60,110	45,770	83,817	10,284	50
$2,916,464 42	$26,668,589 06	$26,183,439 83	$39,534,767 22	$5,094,616 91	51
$2,903,624 74	$23,000,025 00	$23,075,178 43	$35,214,316 39	$5,364,533 77	52
$2,008 00	$2,409 00	$2,736 00	$2,121 00	$2,792 00	53
711	2,507	3,143	4,387	1,221	54
$8,409 00	$19,671 00	$14,649 00	$11,648 00	$10,049 00	55
106	551	1,944	3,572	210	56
$1,814 00	$1,911 00	$1,662 00	$1,400 00	$3,012 00	57
$789,810 16	$3,649,657 24	$4,023,917 09	$5,652,138 08	$1,697,332 02	58
$59,708 85	$231,051 50	$300,059 49	$430,707 67	$64,055 12	59
19,417 55	134,538 04	74,386 42	96,518 95	15,822 21	60
3,596 65	30,197 17	49,553 28	25,476 88	6,134 45	61
75 00	1,000 00	12,946 86	14,199 95	1,725 00	62
13,703 99	39,245 34	44,283 15	83,978 94	26,948 25	63
30,095 22	166,600 11	194,838 28	243,013 69	46,030 15	64
10 24	10 71	11 56	9 85	6 36	65

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
	Assets		
1	Cash, checks and items	$47,814 66	$14,887 25
2	Due from banks	92,866 29	30,006 67
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	350,000 00	969,946 62
5	State, county and municipal obligations	175,989 19	—
6	Other bonds, notes and debentures	4,618,765 69	1,296,601 06
7	Bank and fire insurance company stocks, etc.	730,006 60	225,771 21
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	15,285,698 80	5,482,875 35
10	G.I. loans (in-state)	38,512 10	—
11	F.H.A. loans (in-state)	59,938 42	—
12	G.I. loans (out-of-state)	804,843 87	—
13	F.H.A. loans (out-of-state)	539,009 07	—
14	Personal loans	—	—
15	Other loans	943,774 43	203,147 55
16	Banking premises	34,992 46	21,699 15
17	Furniture and fixtures	21,123 15	5,977 34
18	Other real estate owned, etc.	—	4,784 97
19	Taxes and insurance paid on mortgaged properties	2,799 00	5,887 66
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	16,899 58	5,431 46
24	Total	$23,779,719 52	$8,275,869 29
	Liabilities		
25	Ordinary deposits	$20,350,622 35	$7,204,200 49
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	771,342 26	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	—
30	Club deposits	119,932 25	24,150 50
31	Borrowed money	—	100,000 00
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	55,730 78	—
34	Due to mortgagors	213,875 86	74,565 32
35	Mortgagors' payments not applied	238,504 34	15,561 78
36	Net interim income	123,280 29	15,363 98
37	All other liabilities	18,408 86	2,457 82
38	Guaranty Fund	1,060,500 00	438,793 58
39	Percentage to total deposits	4.99	6.07
40	Other surplus accounts	827,522 53	400,775 82
41	Percentage to total deposits	3.90	5.54
42	Total	$23,779,719 52	$8,275,869 29
	General Information		
43	Number of deposit accounts October 31, 1969	8,077	3,158
44	Number of deposit accounts opened during period	1,403	207
45	Number of deposit accounts closed during period	962	163
46	Number of accounts October 31, 1970	8,518	3,202
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼
48	Amount of all dividends paid during period	$1,276,527 01	$358,102 33
49	Number of deposits made during period	27,951	5,919
50	Number of withdrawals made during period	12,932	3,335
51	Amount deposited during period	$8,904,693 04	$1,338,811 01
52	Amount withdrawn during period	$7,264,094 15	$1,369,239 63
53	Average amount in each account	$2,480 00	$2,250 00
54	Number of real estate loans October 31	1,574	1,017
55	Average real estate loan	$10,628 00	$5,391 00
56	Number of other loans October 31	409	129
57	Average other loan	$2,308 00	$1,574 00
58	*Gross income received during period	$1,397,260 56	$475,644 83
	Classification of Expenses, Cost per $1,000 of Deposits	$75,046 68	$33,235 94
59	Salaries, fees, bonuses, etc.	10,015 05	8,649 49
60	*Bank building occupancy	4,239 47	2,758 76
61	Advertising	2,295 95	1,008 05
62	Contributions, etc.	15,598 01	5,919 06
63	State tax	46,396 18	14,736 43
64	Miscellaneous	7 27	9 20
65	Total of above costs per $1,000 of deposits		

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	CHARLESTOWN SAVINGS BANK	
$228,985 94	$180,428 67	$938,007 95	$1,155,395 70	$600,100 90	1
200,370 57	126,388 04	2,441,092 90	675,047 98	1,138,994 66	2
—	—	—	—	—	3
1,378,833 07	4,707,780 11	71,670,294 77	2,608,251 48	29,483,932 25	4
—	94,540 28	6,983,525 60	348,663 64	—	5
5,021,745 73	11,811,001 89	58,032,243 33	7,963,401 48	75,442,283 77	6
1,244,436 52	2,418,161 32	14,304,431 17	91,831 53	24,132,746 81	7
950,000 00	300,000 00	2,200,000 00	—	—	8
18,003,924 67	37,359,943 03	213,766,552 20	25,800,195 14	223,665,876 63	9
1,421,843 34	14,224,211 70	63,688,209 18	2,939,717 77	23,230,763 94	10
904,482 54	6,802,474 23	50,095,746 07	613,049 67	25,189,540 00	11
1,797,893 10	—	71,162,533 01	1,299,908 30	34,238,669 48	12
1,015,794 41	—	81,863,605 03	3,222,392 85	47,327,273 51	13
111,587 64	1,231,745 15	2,892,533 50	58,757 21	1,531,920 52	14
724,540 28	1,376,519 80	9,812,577 44	1,231,670 02	11,870,522 29	15
433,261 25	143,483 23	3,686,721 91	203,382 74	1,728,496 75	16
38,040 02	147,822 49	766,301 88	73,250 42	319,343 62	17
—	12,347 10	114,722 13	—	219,904 22	18
—	690 04	—	—	—	19
11,583 34	70,850 18	419,628 20	10,146 85	251,503 09	20
21,290 07	57,430 82	630,139 72	46,489 59	353,110 68	21
3,500 00	1 00	—	1 00	1 00	22
7,199 79	44,576 70	394,398 09	180,943 08	428,651 73	23
$33,519,312 28	**$81,110,395 78**	**$655,863,264 08**	**$48,522,496 45**	**$501,153,635 85**	24
$24,696,048 86	$71,253,555 94	$388,517,950 00	$35,786,202 07	$240,082,427 42	25
—	—	—	—	—	26
6,074,120 62	178,080 62	178,536,825 61	5,887,725 91	166,619,749 85	27
—	—	—	—	—	28
—	1,498,400 00	15,573,259 63	636,834 61	23,645,483 13	29
114,841 00	116,361 50	—	186,286 00	—	30
—	—	—	—	—	31
—	—	—	3,682 71	—	32
109,234 71	161,979 81	1,865,836 03	31,048 38	3,460,480 18	33
32,200 00	185,310 19	14,523,299 65	1,205,883 71	12,992,935 94	34
133,802 76	384,468 04	4,594,135 64	1,628,470 68	16,579,702 81	35
51,806 40	174,289 02	1,044,528 30	254,213 04	1,354,496 26	36
28,233 57	109,570 31	2,864,480 61	78,677 40	304,530 33	37
1,317,800 00	3,694,600 00	29,472,259 00	2,633,800 00	16,853,930 00	38
4.27	5.06	5.06	6.20	3.92	39
961,224 36	3,353,780 35	18,870,689 61	189,671 94	19,259,899 93	40
3.11	4.59	3.24	.45	4.48	41
$33,519,312 28	**$81,110,395 78**	**$655,863,264 08**	**$48,522,496 45**	**$501,153,635 85**	42
14,005	24,585	163,363	16,178	108,107	43
1,630	3,806	25,044	1,997	18,465	44
1,443	2,568	23,649	2,209	16,211	45
14,192	25,823	164,758	15,966	110,361	46
5¼–5½	5¼	5¼–5½	5–5½	5¼–5½	47
$1,472,179 32	$3,687,946 10	$29,876,718 65	$2,012,909 28	$22,608,205 85	48
45,786	105,738	556,304	45,312	379,438	49
22,486	63,902	384,255	29,250	176,263	50
$12,481,895 10	$26,483,041 54	$149,022,136 42	$12,787,697 25	$130,000,586 44	51
$10,695,122 32	$23,126,827 34	$160,952,903 63	$12,723,639 83	$144,090,913 41	52
$2,168 00	$2,824 00	$3,536 00	$2,650 00	$3,899 00	53
1,511	4,453	32,406	1,863	14,705	54
$15,317 00	$13,112 00	$14,830 00	$18,183 00	$24,049 00	55
224	1,955	4,071	239	3,076	56
$3,733 00	$1,334 00	$3,121 00	$5,399 00	$4,357 00	57
$1,989,956 69	$4,811,820 60	$36,652,542 59	$2,693,859 74	$29,840,656 97	58
$179,475 63	$285,612 34	$1,799,960 93	$267,212 47	$1,414,578 67	59
53,881 85	39,052 79	715,568 98	52,286 01	402,860 80	60
5,231 65	39,040 60	334,764 31	13,318 20	302,295 58	61
6,367 21	6,670 00	36,000 00	3,896 07	46,539 71	62
13,557 83	59,932 55	660,000 00	32,211 43	441,037 38	63
87,652 96	188,741 84	1,150,477 05	130,707 32	754,265 11	64
11 25	8 50	8 06	11 81	7 81	65

		BOSTON	
		DORCHESTER SAVINGS BANK	EAST BOSTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$403,939 21	$198,759 88
2	Due from banks	701,178 59	160,044 70
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,971,879 65	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	34,669,659 43	14,706,948 42
7	Bank and fire insurance company stocks, etc.	8,187,577 26	3,869,808 27
8	Federal Funds sold	6,350,000 00	—
9	Real estate loans (conventional)	106,701,330 34	27,292,559 58
10	G.I. loans (in-state)	13,125,129 87	9,212,073 71
11	F.H.A. loans (in-state)	17,887,255 06	7,265,371 84
12	G.I. loans (out-of-state)	14,207,665 16	8,998,492 96
13	F.H.A. loans (out-of-state)	15,514,179 81	8,677,358 92
14	Personal loans	945,008 80	147,622 18
15	Other loans	3,005,846 23	835,591 14
16	Banking premises	755,023 32	316,485 57
17	Furniture and fixtures	272,383 95	68,322 95
18	Other real estate owned, etc.	54,711 71	128,328 05
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	60,685 29	92,765 45
21	Mutual Savings Central Fund, Inc.	168,666 54	53,167 21
22	Deposit Insurance Fund	2 00	1 00
23	All other assets	1,265,069 83	133,887 07
24	Total	**$226,247,192 05**	**$82,157,588 90**
	Liabilities		
25	Ordinary deposits	$134,437,059 21	$61,329,555 47
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	55,736,066 65	11,473,728 02
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,411,684 51	1,153,586 01
30	Club deposits	323,888 00	303,037 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	1,077,993 92	700,280 89
34	Due to mortgagors	2,993,859 71	204,096 54
35	Mortgagors' payments not applied	9,140,304 34	247,531 41
36	Net interim income	1,171,468 94	229,449 41
37	All other liabilities	191,562 00	53,602 30
38	Guaranty Fund	9,084,300 00	3,696,200 00
39	Percentage to total deposits	4.61	4.98
40	Other surplus accounts	5,679,004 77	2,766,521 85
41	Percentage to total deposits	2.88	3.73
42	Total	**$226,247,192 05**	**$82,157,588 90**
	General Information		
43	Number of deposit accounts October 31, 1969	70,309	24,923
44	Number of deposit accounts opened during period	12,070	4,422
45	Number of deposit accounts closed during period	10,764	4,390
46	Number of accounts October 31, 1970	71,615	24,955
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$10,071,491 33	$3,842,910 69
49	Number of deposits made during period	236,104	77,497
50	Number of withdrawals made during period	129,917	38,548
51	Amount deposited during period	$65,492,042 00	$32,958,534 97
52	Amount withdrawn during period	$60,198,776 24	$32,762,879 93
53	Average amount in each account	$2,745 00	$2,964 00
54	Number of real estate loans October 31	10,631	5,280
55	Average real estate loan	$15,750 00	$11,637 00
56	Number of other loans October 31	2,040	679
57	Average other loan	$1,937 00	$1,448 00
58	*Gross income received during period	$13,334,731 81	$5,176,039 23
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$658,951 99	$343,992 04
60	*Bank building occupancy	179,975 04	83,421 52
61	Advertising	80,028 62	21,829 38
62	Contributions, etc.	9,625 00	931 00
63	State tax	178,654 57	73,050 59
64	Miscellaneous	367,550 33	166,166 75
65	Total of above costs per $1,000 of deposits	7 50	9 32

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BOSTON

ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	THE HYDE PARK SAVINGS BANK	
$72,318 16	$158,336 10	$20,918 67	$233,714 43	$278,419 65	1
748,010 49	2,148,235 68	176,519 59	706,306 74	456,140 67	2
—	—	—	—	—	3
5,978,708 13	2,219,289 69	340,944 00	5,618,667 46	4,423,500 59	4
22,611 38	—	—	—	777,883 04	5
13,713,132 29	7,920,514 09	3,150,207 85	31,724,777 77	16,546,018 26	6
5,052,394 26	—	522,437 54	10,638,150 25	2,414,392 92	7
400,000 00	—	200,000 00	9,500,000 00	350,000 00	8
36,826,037 52	19,242,698 55	7,563,430 73	50,750,006 17	9,396,131 20	9
635,500 95	3,440,573 08	764,884 44	82,476,616 62	2,316,501 03	10
844,519 29	2,197,123 78	398,208 59	82,289,410 20	1,836,926 94	11
561,075 50	680,316 24	660,043 96	17,281,713 73	2,065,023 03	12
1,808,568 91	159,996 17	612,421 90	26,202,176 00	3,995,735 93	13
—	—	36,236 53	353,745 59	256,525 22	14
988,209 60	1,312,406 15	163,249 19	2,622,633 21	181,779 09	15
58,759 66	396,225 96	84,727 26	—	285,110 57	16
45,150 42	45,235 78	33,172 59	318,437 58	18,361 13	17
—	14,055 08	3,965 17	215,276 54	—	18
136 00	394 00	2,638 03	616,154 37	—	19
61,661 52	11,697 94	6,825 48	604,975 71	—	20
47,145 80	44,933 99	11,117 84	244,377 65	29,349 52	21
1 00	1 00	4,745 77	6,712 42	1 00	22
26,257 81	47,227 91	50,462 00	165,289 91	9,527 22	23
$67,890,198 69	**$40,039,261 19**	**$14,807,157 13**	**$322,569,142 35**	**$45,637,327 01**	24
$55,616,694 76	$22,305,048 97	$8,242,104 36	$215,680,285 10	$28,610,872 93	25
—	—	49,321 22	—	—	26
1,273,806 02	10,238,960 57	4,313,536 40	52,487,795 76	10,807,423 46	27
—	—	—	—	—	28
2,639,165 47	2,223,260 00	837,414 37	14,218,672 92	505,983 78	29
—	15,415 00	4,022 00	—	159,946 00	30
—	—	—	—	—	31
—	49,066 27	—	—	—	32
13,448 50	12,625 76	61,780 76	1,039,687 83	204,878 06	33
—	63,493 30	9,000 00	825,315 17	—	34
627,955 96	1,292,159 61	252,393 55	3,890,125 50	1,026,204 09	35
—	98,457 65	29,673 08	907,080 51	214,467 79	36
7,261 11	25,562 76	(67,989 89)	10,451,852 30	161,506 35	37
3,745,905 00	2,022,650 00	615,852 22	13,157,300 00	1,719,200 00	38
6.29	5.82	4.58	4.66	4.29	39
3,965,961 87	1,692,561 30	460,049 06	9,911,027 26	2,226,844 55	40
6.66	4.87	3.42	3.51	5.55	41
$67,890,198 69	**$40,039,261 19**	**$14,807,157 13**	**$322,569,142 35**	**$45,637,327 01**	42
14,245	15,803	3,647	59,649	15,828	43
1,652	2,489	1,037	7,403	2,048	44
2,750	3,681	776	10,221	1,760	45
13,147	14,611	3,908	56,831	16,116	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$3,314,769 32	$1,830,506 98	$672,737 66	$14,893,873 19	$1,955,252 59	48
24,123	34,905	11,026	142,254	58,531	49
16,957	22,681	5,425	86,335	28,789	50
$15,419,168 93	$14,116,149 22	$6,279,274 02	$93,818,433 39	$13,448,222 78	51
$21,629,041 17	$18,641,256 49	$6,223,278 08	$125,368,823 85	$11,788,634 18	52
$4,528 00	$2,380 00	$3,440 00	$4,969 00	$2,477 00	53
2,204	1,731	585	19,975	1,993	54
$18,455 00	$14,859 00	$17,092 00	$12,966 00	$9,840 00	55
143	186	72	1,483	331	56
$6,911 00	$7,056 00	$2,770 00	$2,007 00	$1,324 00	57
$4,221,146 47	$2,487,085 76	$924,982 35	$18,671,115 39	$2,639,515 09	58
$215,409 19	$214,765 57	$72,779 85	$839,402 17	$184,328 86	59
40,892 50	66,666 90	19,841 33	143,897 98	38,594 89	60
23,259 45	8,128 48	15,284 17	172,094 29	9,437 85	61
6,764 81	2,859 98	1,730 56	10,200 00	550 00	62
66,552 12	11,174 43	11,868 81	241,099 45	46,422 33	63
84,917 98	110,133 85	38,381 43	509,608 14	86,528 07	64
7 35	11 90	11 89	6 78	9 16	65

		BOSTON	
		LINCOLN SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
	Assets		
1	Cash, checks and items	$66,906 30	$970,676 11
2	Due from banks	557,076 39	1,324,244 01
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	149,925 00	45,962,497 67
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	736,098 54	80,846,959 47
7	Bank and fire insurance company stocks, etc.	182,414 01	20,731,626 60
8	Federal Funds sold	—	5,800,000 00
9	Real estate loans (conventional)	3,551,592 14	172,148,885 41
10	G.I. loans (in-state)	762,872 78	70,417,318 90
11	F.H.A. loans (in-state)	—	103,799,606 42
12	G.I. loans (out-of-state)	—	63,826,490 15
13	F.H.A. loans (out-of-state)	—	133,052,545 47
14	Personal loans	97,723 46	3,260,618 39
15	Other loans	317,258 91	24,279,956 57
16	Banking premises	—	2,673,134 83
17	Furniture and fixtures	24,164 91	3,079,842 56
18	Other real estate owned, etc.	1,191 36	230,306 29
19	Taxes and insurance paid on mortgaged properties	9,341 49	—
20	Mortgage acquisition costs	378 21	1,130,704 92
21	Mutual Savings Central Fund, Inc.	6,141 72	498,542 92
22	Deposit Insurance Fund	1 00	258,238 85
23	All other assets	3,750 69	607,218 54
24	Total	**$6,466,836 91**	**$734,899,414 08**
	Liabilities		
25	Ordinary deposits	$2,941,302 47	$408,445,148 72
26	Daily Interest Account deposits	—	21,615,908 15
27	Special Notice Account deposits	2,497,003 05	191,346,783 51
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	28,108,736 60
30	Club deposits	8,129 00	113,717 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	62,044 73
33	Unearned discount	8,994 01	4,874,336 60
34	Due to mortgagors	7,000 00	24,859,939 36
35	Mortgagors' payments not applied	287,870 67	3,208,346 71
36	Net interim income	92,556 07	2,633,459 62
37	All other liabilities	1,750 54	631,366 43
38	Guaranty Fund	272,342 16	30,479,300 00
39	Percentage to total deposits	5.00	4.69
40	Other surplus accounts	349,888 94	18,520,326 65
41	Percentage to total deposits	6.42	2.85
42	Total	**$6,466,836 91**	**$734,899,414 08**
	General Information		
43	Number of deposit accounts October 31, 1969	3,345	155,245
44	Number of deposit accounts opened during period	493	30,542
45	Number of deposit accounts closed during period	370	23,559
46	Number of accounts October 31, 1970	3,468	162,228
47	†Last rates of dividends, including extras, paid for year	5–5½	5¼–5½
48	Amount of all dividends paid during period	$261,652 03	$32,727,721 90
49	Number of deposits made during period	11,342	533,959
50	Number of withdrawals made during period	8,247	331,747
51	Amount deposited during period	$1,558,085 02	$266,442,697 77
52	Amount withdrawn during period	$1,522,548 94	$240,016,145 85
53	Average amount in each account	$1,568 00	$4,004 00
54	Number of real estate loans October 31	487	25,021
55	Average real estate loan	$8,859 00	$21,712 00
56	Number of other loans October 31	266	4,846
57	Average other loan	$1,560 00	$5,683 00
58	*Gross income received during period	$363,860 49	$40,022,888 84
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$41,164 67	$2,473,243 71
60	*Bank building occupancy	15,323 58	674,043 18
61	Advertising	1,763 19	385,299 38
62	Contributions, etc.	889 13	68,939 30
63	State tax	4,024 20	634,142 27
64	Miscellaneous	27,578 61	1,085,621 87
65	Total of above costs per $1,000 of deposits	16 68	8 19

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BOSTON			BRAINTREE	
SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION WARREN SAVINGS BANK	THE BRAINTREE SAVINGS BANK	
$791,783 45	$676,694 04	$1,119,523 22	$124,653 36	1
932,172 27	1,193,455 85	1,279,535 95	317,077 64	2
490,800 00	—	49,989 60	—	3
8,274,693 48	5,358,246 00	16,787,190 47	833,550 00	4
159,918 55	—	—	—	5
51,432,540 62	88,208,485 77	42,863,726 07	4,609,747 76	6
3,414,797 03	15,205,061 52	8,202,013 68	469,251 72	7
—	3,300,000 00	2,500,000 00	200,000 00	8
80,533,667 92	183,450,784 74	101,219,766 04	16,711,237 46	9
2,395,921 42	22,308,959 29	12,655,548 94	1,682,523 80	10
5,454,332 72	43,710,527 94	12,329,666 74	1,997,041 37	11
19,287,483 05	17,818,384 54	18,358,645 76	188,203 26	12
27,463,325 45	26,327,305 20	18,909,475 63	1,059,052 84	13
95,713 83	3,218,607 80	1,792,100 38	395,709 27	14
2,628,899 75	8,233,980 15	3,812,872 96	726,083 71	15
239,321 21	2,926,386 52	382,402 90	236,400 00	16
134,454 42	823,551 69	272,652 73	85,030 82	17
256,957 50	123,161 63	—	—	18
—	—	—	—	19
4,129 25	462,388 20	182,847 74	3,745 98	20
1 00	396,065 25	255,963 98	14,843 09	21
1 00	—	1 00	1 00	22
63,044 58	1,293,741 48	1,174,391 82	154,626 47	23
$204,053,958 50	**$425,035,787 61**	**$244,148,315 61**	**$29,808,779 55**	24
$173,028,051 06	$349,206,845 10	$143,747,056 80	$16,458,639 63	25
—	—	—	465,816 60	26
6,412,015 48	22,784,966 24	67,227,960 29	9,289,036 74	27
—	—	—	—	28
9,960,165 67	11,278,021 75	6,845,079 60	599,235 52	29
40,824 00	818,046 06	—	63,029 00	30
—	—	—	—	31
—	—	86,533 38	—	32
1,736,134 68	757,409 54	972,721 60	140,276 47	33
1,446,121 38	3,723,667 93	3,067,501 96	611,227 50	34
(358,919 91)	2,242,606 15	3,136,254 45	102,085 25	35
648,684 17	1,193,317 00	869,582 93	141,243 36	36
462,291 68	390,744 52	451,938 33	116,648 36	37
6,624,000 00	19,210,092 00	12,352,926 92	957,500 00	38
3.50	5.00	5.67	3.56	39
4,054,590 29	13,430,071 32	5,390,759 35	864,041 12	40
2.14	3.50	2.47	3.21	41
$204,053,958 50	**$425,035,787 61**	**$244,148,315 61**	**$29,808,779 55**	42
34,896	116,275	61,685	10,801	43
11,318	23,994	8,420	2,508	44
5,604	20,378	9,550	2,154	45
40,610	119,891	60,555	11,155	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$9,801,781 15	$19,163,921 87	$11,378,389 10	$1,317,581 18	48
151,256	647,044	185,686	47,513	49
66,775	289,573	89,224	25,286	50
$96,981,494 53	$151,789,025 43	$70,611,598 33	$12,951,191 76	51
$78,731,021 64	$159,996,679 36	$81,193,832 62	$11,670,303 00	52
$4,664 00	$3,197 00	$3,597 00	$2,404 00	53
6,536	16,416	10,071	1,660	54
$20,675 00	$17,886 00	$16,232 00	$13,035 00	55
991	4,377	2,141	634	56
$2,749 00	$2,617 00	$2,618 00	$1,769 00	57
$12,851,356 25	$24,922,353 04	$14,735,379 03	$1,814,757 99	58
$358,366 95	$1,656,761 10	$763,220 09	$155,407 37	59
65,721 66	668,534 19	192,094 96	49,978 24	60
151,735 92	278,056 69	156,097 41	23,124 15	61
14,694 55	49,100 00	10,332 00	820 00	62
239,500 00	331,628 70	241,000 00	20,354 11	63
279,788 33	836,791 34	513,975 30	94,278 60	64
5 86	9 97	8 62	12 83	65

		BRIDGEWATER	BROCKTON
		BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$157,212 83	$278,218 35
2	Due from banks	611,355 78	(15,488 11)
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	158,969 64	504,486 88
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,379,644 11	13,516,261 69
7	Bank and fire insurance company stocks, etc.	856,493 15	3,545,410 29
8	Federal Funds sold	—	1,200,000 00
9	Real estate loans (conventional)	12,583,849 38	39,121,928 32
10	G.I. loans (in-state)	1,612,664 11	6,527,296 37
11	F.H.A. loans (in-state)	856,408 50	8,830,338 71
12	G.I. loans (out-of-state)	—	1,548,772 81
13	F.H.A. loans (out-of-state)	—	835,704 19
14	Personal loans	308,146 63	1,419,950 19
15	Other loans	379,987 87	1,683,501 87
16	Banking premises	116,070 47	284,793 34
17	Furniture and fixtures	68,113 15	182,265 75
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	89 00	731 71
20	Mortgage acquisition costs	277 00	19,930 56
21	Mutual Savings Central Fund, Inc.	19,181 37	62,027 05
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	30,203 26	184,786 09
24	Total	**$20,138,667 25**	**$79,730,917 06**
	Liabilities		
25	Ordinary deposits	$15,330,675 14	$47,000,511 96
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,306,540 21	20,637,853 47
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	101,035 53	3,152,401 20
30	Club deposits	134,586 50	40,866 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	797 87	—
33	Unearned discount	53,873 56	300,276 52
34	Due to mortgagors	137,209 69	639,471 12
35	Mortgagors' payments not applied	157,922 34	801,413 43
36	Net interim income	—	158,345 44
37	All other liabilities	27,219 86	728,778 82
38	Guaranty Fund	947,900 00	3,193,400 00
39	Percentage to total deposits	5.30	4.51
40	Other surplus accounts	940,906 55	3,077,599 10
41	Percentage to total deposits	5.26	4.34
42	Total	**$20,138,667 25**	**$79,730,917 06**
	General Information		
43	Number of deposit accounts October 31, 1969	9,618	26,128
44	Number of deposit accounts opened during period	1,315	5,256
45	Number of deposit accounts closed during period	1,261	4,174
46	Number of accounts October 31, 1970	9,672	27,210
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5–5½
48	Amount of all dividends paid during period	$859,849 21	$3,580,520 86
49	Number of deposits made during period	31,728	95,895
50	Number of withdrawals made during period	17,717	49,836
51	Amount deposited during period	$7,445,752 16	$30,287,359 58
52	Amount withdrawn during period	$7,373,710 60	$28,276,099 30
53	Average amount in each account	$1,819 00	$2,602 00
54	Number of real estate loans October 31	2,018	4,018
55	Average real estate loan	$7,459 00	$14,152 00
56	Number of other loans October 31	633	2,129
57	Average other loan	$1,087 00	$1,457 00
58	*Gross income received during period	$1,223,617 61	$4,739,736 27
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$110,021 35	$320,416 03
60	*Bank building occupancy	33,207 60	130,729 46
61	Advertising	10,233 85	27,065 19
62	Contributions, etc.	3,618 68	6,162 50
63	State tax	12,552 93	60,329 05
64	Miscellaneous	86,739 63	155,693 52
65	Total of above costs per $1,000 of deposits	14 45	9 89

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BROCKTON	BROOKLINE	CAMBRIDGE		
PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK	CAMBRIDGEPORT SAVINGS BANK	
$172,097 45	$389,622 69	$291,029 47	$129,810 48	1
238,318 99	1,639,944 55	214,485 37	519,361 57	2
—	124,375 00	—	457,022 75	3
500,000 00	3,103,322 08	6,570,766 42	1,621,575 87	4
—	—	—	—	5
3,343,912 19	23,506,198 07	18,781,907 16	45,269,906 37	6
2,232,889 42	5,300,010 54	3,853,263 94	8,002,416 29	7
—	1,700,000 00	—	—	8
23,020,594 63	47,789,106 54	103,775,893 48	90,258,213 06	9
3,298,143 82	4,818,851 12	2,700,625 24	10,507,165 16	10
268,372 85	2,609,517 53	2,982,609 39	—	11
522,935 22	—	3,986,852 41	4,525,598 83	12
374,930 89	—	22,442,281 29	4,312,251 63	13
1,397,540 04	371,423 40	587,269 37	—	14
753,772 90	1,093,456 24	1,804,066 38	851,532 79	15
59,785 80	83,778 49	312,375 12	277,456 87	16
71,703 71	129,543 79	66,954 89	105,288 53	17
—	173,064 16	4,585 51	12,020 50	18
41,978 09	—	158,493 52	—	19
63,952 90	156,359 12	271,166 73	402,613 47	20
40,107 94	79,931 28	181,930 26	84,700 41	21
1 00	—	—	1 00	22
9,736 73	77,596 47	443,713 37	2,502,420 84	23
$36,410,774 57	**$93,146,101 07**	**$169,430,269 32**	**$169,839,356 42**	24
$21,962,203 52	$63,584,661 90	$92,294,400 04	$144,399,188 10	25
—	—	—	—	26
9,733,776 95	17,199,481 50	50,435,043 04	3,772,011 96	27
—	—	—	—	28
515,500 00	2,515,883 42	6,803,252 87	5,002,868 14	29
6,526 00	286,234 00	—	330,345 00	30
—	—	—	—	31
—	—	—	—	32
167,765 57	42,982 10	648,048 25	338,578 86	33
349,459 00	394,488 27	1,210,072 74	329,934 45	34
46,038 86	878,040 14	193,049 52	3,339,063 33	35
290,502 95	359,010 25	37,479 51	681,232 55	36
37,315 26	150,377 42	106,951 00	12,672 10	37
1,807,900 00	4,310,200 00	7,845,600 00	6,512,200 00	38
5.61	5.15	5.25	4.24	39
1,493,786 46	3,424,742 07	9,856,372 35	5,121,261 93	40
4.64	4.10	6.59	3.34	41
$36,410,774 57	**$93,146,101 07**	**$169,430,269 32**	**$169,839,356 42**	42
11,728	29,113	39,239	39,403	43
1,785	4,465	7,686	7,749	44
1,862	5,589	7,526	5,255	45
11,651	27,989	39,399	41,897	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,649,018 22	$4,038,264 51	$7,858,008 67	$7,782,107 71	48
33,289	106,116	115,242	162,435	49
19,184	58,680	106,008	83,014	50
$9,057,869 77	$39,003,813 08	$58,833,056 27	$66,434,734 83	51
$10,007,288 20	$36,392,087 27	$63,674,689 89	$53,715,428 58	52
$2,765 00	$2,976 00	$3,795 00	$3,656 00	53
2,158	1,723	7,979	6,716	54
$12,736 00	$32,047 00	$17,031 00	$16,319 00	55
1,446	587	1,256	359	56
$1,488 00	$2,495 00	$1,904 00	$2,371 00	57
$2,261,697 49	$5,626,378 47	$9,910,141 23	$10,194,356 44	58
$208,647 81	$474,275 66	$470,001 13	$358,920 12	59
33,598 84	107,172 42	96,784 29	64,017 44	60
26,323 40	30,562 24	22,928 07	32,997 53	61
5,085 58	11,480 44	22,930 65	22,349 36	62
6,155 26	68,344 45	132,365 74	133,390 03	63
118,640 80	223,191 13	249,193 34	235,379 87	64
12 37	10 98	6 65	5 53	65

		CAMBRIDGE	
		EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK
	Assets		
1	Cash, checks and items	$314,309 42	$161,705 04
2	Due from banks	684,026 68	399,165 24
3	Chapter 168, s. 51A	—	56,250 00
4	U. S. Government obligations, direct and fully guaranteed	6,523,322 77	2,602,983 50
5	State, county and municipal obligations	5,970 00	—
6	Other bonds, notes and debentures	12,483,692 33	7,671,851 16
7	Bank and fire insurance company stocks, etc.	2,707,904 15	1,628,126 41
8	Federal Funds sold	200,000 00	1,100,000 00
9	Real estate loans (conventional)	45,927,126 80	33,396,290 99
10	G.I. loans (in-state)	1,831,856 37	3,843,352 64
11	F.H.A. loans (in-state)	—	2,199,873 10
12	G.I. loans (out-of-state)	159,491 63	2,493,321 00
13	F.H.A. loans (out-of-state)	280,834 75	4,974,869 79
14	Personal loans	319,418 39	168,395 04
15	Other loans	677,758 42	391,088 09
16	Banking premises	382,379 94	206,008 54
17	Furniture and fixtures	77,193 73	109,309 33
18	Other real estate owned, etc.	49,975 00	126,558 16
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	22,030 05	84,350 43
21	Mutual Savings Central Fund, Inc.	67,034 67	58,254 09
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	368,595 40	4,854 55
24	Total	**$73,082,921 50**	**$61,676,608 10**
	Liabilities		
25	Ordinary deposits	$63,167,916 77	$36,703,037 34
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	—	15,682,140 76
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,622,298 97	2,097,264 82
30	Club deposits	362,114 50	363 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	13,560 72	—
33	Unearned discount	76,667 02	217,308 74
34	Due to mortgagors	1,795,599 79	705,367 74
35	Mortgagors' payments not applied	86,089 15	379,453 12
36	Net interim income	191,169 58	211,328 43
37	All other liabilities	69,529 71	10,020 20
38	Guaranty Fund	2,898,486 00	2,721,742 51
39	Percentage to total deposits	4.44	5.00
40	Other surplus accounts	2,799,489 29	2,948,581 44
41	Percentage to total deposits	4.30	5.41
42	Total	**$73,082,921 50**	**$61,676,608 10**
	General Information		
43	Number of deposit accounts October 31, 1969	18,253	14,138
44	Number of deposit accounts opened during period	3,981	2,563
45	Number of deposit accounts closed during period	2,560	1,851
46	Number of accounts October 31, 1970	19,674	14,850
47	†Last rates of dividends, including extras, paid for year	5¼	5¼–5½
48	Amount of all dividends paid during period	$3,294,405 79	$2,741,110 06
49	Number of deposits made during period	79,321	41,059
50	Number of withdrawals made during period	33,026	22,691
51	Amount deposited during period	$25,649,251 00	$19,046,024 04
52	Amount withdrawn during period	$21,693,596 73	$19,090,169 21
53	Average amount in each account	$3,293 00	$3,669 00
54	Number of real estate loans October 31	2,284	2,901
55	Average real estate loan	$21,103 00	$16,169 00
56	Number of other loans October 31	562	237
57	Average other loan	$1,774 00	$2,361 00
58	*Gross income received during period	$4,506,791 13	$3,687,257 89
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$314,410 45	$279,409 87
60	*Bank building occupancy	79,981 87	44,519 28
61	Advertising	18,981 55	42,020 21
62	Contributions, etc.	11,299 73	5,375 00
63	State tax	53,109 85	41,174 00
64	Miscellaneous	134,626 60	143,457 15
65	Total of above costs per $1,000 of deposits	9 45	10 20

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

CANTON	CHELSEA	CHICOPEE	CLINTON	
THE CANTON INSTITUTION FOR SAVINGS	CHELSEA-COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK	CLINTON SAVINGS BANK	
$86,535 76	$608,592 40	$213,266 57	$117,197 76	1
96,292 11	230,361 37	410,445 67	39,182 18	2
—	139,647 51	—	—	3
242,884 64	8,368,797 26	924,899 61	999,403 58	4
—	—	460,103 97	—	5
3,126,349 94	16,444,283 57	8,462,939 83	3,524,632 86	6
531,419 86	4,914,107 32	234,363 04	—	7
300,000 00	250,000 00	1,000,000 00	—	8
6,921,794 52	69,573,379 31	19,334,192 95	15,734,352 23	9
881,783 40	3,983,981 81	4,824,042 59	1,349,546 69	10
—	1,191,630 62	4,037,056 69	474,958 91	11
—	634,711 89	264,056 04	—	12
—	197,990 05	420,107 56	293,164 34	13
429,567 70	1,131,367 96	725,808 10	244,189 30	14
236,761 77	1,245,570 34	824,314 74	987,998 40	15
80,426 43	776,971 19	116,190 81	69,979 85	16
27,365 94	191,097 00	78,696 40	25,479 22	17
—	20,546 69	1,531 89	—	18
—	—	—	1,706 63	19
—	28,748 38	—	—	20
10,213 06	115,017 28	32,207 47	23,929 88	21
1 00	2 00	1 00	5,721 36	22
1,934 52	882,694 13	161,223 80	5,654 50	23
$12,973,330 65	**$110,929,498 08**	**$42,525,448 73**	**$23,897,097 69**	24
$8,566,394 76	$79,281,048 27	$27,337,403 56	$17,579,358 26	25
139,961 03	—	—	—	26
2,811,619 28	15,595,629 97	9,965,653 08	4,503,863 35	27
—	—	—	—	28
100,300 00	2,097,933 19	—	—	29
—	—	28,328 50	20,215 00	30
—	—	—	—	31
—	2,426 50	—	—	32
68,377 54	171,343 92	115,273 85	—	33
325,873 80	2,435,698 84	687,938 06	68,042 08	34
47,453 82	2,361,671 04	1,047,740 18	74,010 70	35
63,895 73	280,727 78	207,676 87	50,608 75	36
18,470 68	126,752 81	125,247 49	1,797 11	37
500,872 00	5,200,000 00	1,539,360 17	1,137,105 90	38
4.31	5.36	4.12	5.14	39
330,112 01	3,376,265 76	1,470,826 97	462,096 54	40
2.84	3.48	3.94	2.09	41
$12,973,330 65	**$110,929,498 08**	**$42,525,448 73**	**$23,897,097 69**	42
5,147	33,087	12,454	9,581	43
952	8,394	1,443	1,069	44
524	5,338	1,396	927	45
5,575	36,143	12,501	9,723	46
5¼–5½	5¼–5½	5¼–5½	5–5½	47
$544,822 76	$4,758,214 34	$2,261,754 28	$1,045,077 37	48
16,541	156,317	40,729	27,984	49
8,761	60,327	15,386	14,579	50
$5,602,011 18	$30,998,665 76	$9,052,415 52	$6,590,976 43	51
$4,298,213 23	$28,376,097 99	$8,272,125 31	$6,146,140 15	52
$2,084 00	$2,683 00	$2,984 00	$2,271 00	53
619	5,358	2,513	1,765	54
$12,607 00	$14,106 00	$11,492 00	$10,114 00	55
469	1,603	1,143	684	56
$1,421 00	$1,483 00	$1,356 00	$1,801 00	57
$739,399 20	$6,559,928 26	$2,634,152 85	$1,416,159 37	58
$54,926 32	$577,039 47	$152,832 75	$82,041 04	59
12,524 43	132,174 25	25,540 50	33,089 26	60
9,428 09	62,989 56	23,879 36	3,243 76	61
280 00	10,278 33	1,280 00	939 21	62
5,452 25	51,234 60	27,152 57	16,668 93	63
48,851 27	379,992 01	84,203 88	39,835 53	64
11 31	12 52	8 44	7 96	65

		COHASSET	CONCORD
		COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$38,750 19	$305,727 57
2	Due from banks	56,122 57	1,189,314 13
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	149,299 80	705,690 88
5	State, county and municipal obligations	25,230 34	—
6	Other bonds, notes and debentures	2,199,046 64	7,151,119 79
7	Bank and fire insurance company stocks, etc.	553,799 04	1,913,588 31
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	8,090,164 86	29,884,519 29
10	G.I. loans (in-state)	1,374,330 04	1,084,892 93
11	F.H.A. loans (in-state)	537,950 46	1,068,965 56
12	G.I. loans (out-of-state)	—	390,588 77
13	F.H.A. loans (out-of-state)	—	832,477 67
14	Personal loans	189,294 46	417,129 13
15	Other loans	364,243 76	1,313,429 94
16	Banking premises	25,511 86	180,239 53
17	Furniture and fixtures	34,404 12	56,746 31
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	3,215 03	—
21	Mutual Savings Central Fund, Inc.	12,370 67	27,493 50
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	13,858 74	19,585 53
24	Total	**$13,667,593 58**	**$46,541,509 84**
	Liabilities		
25	Ordinary deposits	$9,484,243 66	$26,417,082 21
26	Daily Interest Account deposits	—	1,875,724 35
27	Special Notice Account deposits	2,641,264 12	11,714,426 73
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	266,491 95	1,204,168 07
30	Club deposits	—	53,482 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	37,540 61	89,919 39
34	Due to mortgagors	60,752 47	582,381 03
35	Mortgagors' payments no applied	(1,405 73)	1,022,253 37
36	Net interim income	75,051 07	229,978 66
37	All other liabilities	10,687 90	92,093 89
38	Guaranty Fund	612,000 00	1,579,000 00
39	Percentage to total deposits	4.94	3.83
40	Other surplus accounts	480,967 53	1,681,000 14
41	Percentage to total deposits	3.88	4.07
42	Total	**$13,667,593 58**	**$46,541,509 84**
	General Information		
43	Number of deposit accounts October 31, 1969	4,928	18,169
44	Number of deposit accounts opened during period	727	3,116
45	Number of deposit accounts closed during period	614	2,173
46	Number of accounts October 31, 1970	5,041	19,112
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$608,852 44	$1,989,139 10
49	Number of deposits made during period	10,985	68,849
50	Number of withdrawals made during period	8,812	38,775
51	Amount deposited during period	$5,166,226 85	$24,866,567 62
52	Amount withdrawn during period	$4,519,947 92	$23,290,485 91
53	Average amount in each account	$2,458 00	$2,156 00
54	Number of real estate loans October 31	814	1,808
55	Average real estate loan	$12,288 00	$18,397 00
56	Number of other loans October 31	301	905
57	Average other loan	$1,839 00	$1,912 00
58	*Gross income received during period	$832,832 25	$2,771,111 34
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$49,068 47	$213,852 99
60	*Bank building occupancy	8,463 88	42,180 53
61	Advertising	3,912 27	15,820 06
62	Contributions, etc.	55 00	5,168 96
63	State tax	4,748 99	32,833 07
64	Miscellaneous	41,126 80	119,796 11
65	Total of above costs per $1,000 of deposits	8 66	10 42

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

CONWAY	DANVERS	DEDHAM	EAST BRIDGE-WATER	EAST-HAMPTON	
CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	
$2,213 98	$195,026 29	$513,554 36	$129,599 53	$130,377 81	1
85,308 44	509,589 19	482,249 05	233,157 75	1,458,980 50	2
—	—	—	—	—	3
768,513 85	2,499,812 22	10,258,483 17	1,398,227 41	5,453,386 03	4
25,211 88	—	—	—	—	5
980,489 94	5,168,593 02	7,495,812 86	1,683,991 97	2,175,068 35	6
338,826 04	1,861,311 84	2,443,870 34	354,595 57	2,557,097 98	7
—	900,000 00	—	—	—	8
5,591,068 75	23,957,516 03	47,963,653 71	10,824,528 64	30,936,090 75	9
220,497 43	7,719,694 62	2,653,252 65	706,133 99	2,091,114 09	10
—	4,406,895 53	2,372,503 16	—	2,188,524 05	11
35,183 73	—	3,318,047 21	439,595 77	2,007,762 44	12
—	—	2,975,245 93	396,899 97	3,680,663 47	13
43,239 49	791,998 83	409,086 57	272,066 31	148,979 46	14
422,176 47	1,436,609 07	756,306 57	295,418 01	686,973 09	15
—	74,291 39	166,020 02	106,698 32	117,737 68	16
5,905 55	29,303 32	182,315 26	56,341 07	41,655 49	17
—	—	—	—	8,787 41	18
1,960 18	—	—	—	1,287 00	19
—	16,885 37	31,235 65	—	45,550 42	20
4,783 65	38,167 97	67,197 13	21,044 89	31,843 05	21
1 00	12,418 70	1 00	1 00	12,698 38	22
2,340 42	243,460 29	13,957 96	7,360 07	21,194 14	23
$8,527,720 80	**$49,861,573 68**	**$82,102,792 60**	**$16,925,660 27**	**$53,795,771 59**	24
$4,366,138 11	$28,429,297 89	$51,377,038 51	$11,754,236 77	$22,310,684 67	25
—	—	614,085 97	—	—	26
3,346,052 80	12,859,462 47	21,010,429 64	3,230,033 66	23,693,848 55	27
—	—	—	—	—	28
—	1,758,243 47	—	72,000 00	1,887,654 59	29
—	128,136 00	179,309 50	60,165 75	33,769 00	30
—	—	—	—	—	31
—	—	—	—	—	32
22,401 77	181,306 62	179,533 17	61,066 28	134,297 37	33
95,979 48	165,400 01	1,049,901 06	236,774 67	930,495 34	34
38,456 25	1,950,074 01	415,055 34	80,197 43	145,074 75	35
—	—	—	66,728 84	725,805 11	36
1,011 17	113,449 83	79,902 29	19,458 69	6,460 17	37
313,400 00	2,294,500 00	3,540,400 00	858,400 00	1,701,400 00	38
4.06	5.31	4.84	5.68	3.55	39
344,281 22	1,981,703 38	3,657,137 12	486,598 18	2,226,282 04	40
4.46	4.59	5.00	3.22	4.65	41
$8,527,720 80	**$49,861,573 68**	**$82,102,792 60**	**$16,925,660 27**	**$53,795,771 59**	42
2,688	15,831	25,681	7,989	14,213	43
265	2,089	3,900	1,241	2,617	44
280	1,854	3,590	1,067	2,241	45
2,673	16,066	25,991	8,163	14,589	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5–5½	47
$387,100 01	$2,356,898 64	$3,657,232 03	$729,244 66	$2,410,323 84	48
3,983	53,261	85,354	24,117	46,380	49
1,788	31,777	45,602	14,841	23,744	50
$1,254,932 54	$16,754,292 13	$26,120,449 00	$5,046,904 03	$14,872,723 14	51
$1,373,725 77	$16,297,705 51	$27,012,611 38	$4,735,099 39	$15,105,022 51	52
$2,885 00	$2,667 00	$2,809 00	$1,844 00	$3,283 00	53
810	2,905	3,977	1,307	3,089	54
$7,218 00	$12,421 00	$14,906 00	$9,462 00	$13,241 00	55
264	1,478	670	416	488	56
$1,763 00	$1,508 00	$1,739 00	$1,364 00	$1,713 00	57
$503,420 67	$2,874,481 56	$4,757,471 88	$994,677 80	$3,257,585 78	58
$42,074 62	$166,331 53	$298,813 01	$113,126 80	$183,951 75	59
2,168 27	29,882 59	66,583 68	29,214 49	26,552 03	60
555 92	35,366 77	20,702 05	7,860 50	13,536 54	61
325 00	4,135 00	3,900 00	2,316 40	6,511 68	62
5,782 70	28,054 72	60,855 41	11,303 89	12,932 76	63
19,335 74	107,661 95	187,934 21	48,339 64	74,355 15	64
9 11	8 62	8 75	14 08	6 63	65

		EASTON	EDGARTOWN
		NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK
	Assets		
1	Cash, checks and items	$114,952 61	$4,380 80
2	Due from banks	218,408 99	65,781 08
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	50,000 00	969,574 29
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,889,174 07	734,507 46
7	Bank and fire insurance company stocks, etc.	681,837 35	58,959 08
8	Federal Funds sold	290,000 00	200,000 00
9	Real estate loans (conventional)	9,280,996 60	6,429,568 18
10	G.I. loans (in-state)	775,590 15	—
11	F.H.A. loans (in-state)	335,563 06	2,588 03
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	—	—
14	Personal loans	109,704 68	99,563 63
15	Other loans	318,722 52	534,161 23
16	Banking premises	286,577 91	21,484 77
17	Furniture and fixtures	33,715 74	4,490 20
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	14,066 47	778 03
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	6,851 94	—
24	Total	**$15,406,163 09**	**$9,125,837 78**
	Liabilities		
25	Ordinary deposits	$8,503,464 23	$4,263,674 58
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	4,528,335 34	4,241,979 26
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	570,000 00	—
30	Club deposits	33,261 00	4,326 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	28,751 04	12,343 73
34	Due to mortgagors	151,876 41	136,957 35
35	Mortgagors' payments not applied	115,139 09	103,375 02
36	Net interim income	58,179 23	—
37	All other liabilities	17,558 37	4,243 77
38	Guaranty Fund	707,700 00	143,609 35
39	Percentage to total deposits	5.19	1.69
40	Other surplus accounts	691,898 38	215,328 22
41	Percentage to total deposits	5.07	2.53
42	Total	**$15,406,163 09**	**$9,125,837 78**
	General Information		
43	Number of deposit accounts October 31, 1969	6,161	2,943
44	Number of deposit accounts opened during period	932	442
45	Number of deposit accounts closed during period	544	220
46	Number of accounts October 31, 1970	6,549	3,165
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$684,358 96	$404,986 69
49	Number of deposits made during period	20,643	6,973
50	Number of withdrawals made during period	10,399	3,478
51	Amount deposited during period	$5,006,228 19	$3,348,540 61
52	Amount withdrawn during period	$4,732,468 51	$2,616,353 91
53	Average amount in each account	$2,076 00	$2,663 00
54	Number of real estate loans October 31	1,010	856
55	Average real estate loan	$10,289 00	$7,514 00
56	Number of other loans October 31	257	237
57	Average other loan	$1,667 00	$2,674 00
58	*Gross income received during period	$935,286 98	$577,338 51
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$70,077 93	$32,878 42
60	*Bank building occupancy	32,662 44	2,330 16
61	Advertising	7,874 49	2,050 12
62	Contributions, etc.	860 00	726 17
63	State tax	10,574 32	5,793 55
64	Miscellaneous	36,481 81	27,157 65
65	Total of above costs per $1,000 of deposits	11 65	8 34

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

EVERETT	FAIRHAVEN	FALL RIVER			
EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	
$92,323 18	$394,390 48	$202,446 19	$256,751 38	$205,587 87	1
409,013 55	564,099 12	263,615 79	(146,410 15)	269,176 44	2
—	—	—	—	—	3
600,046 59	7,124,030 94	14,084,238 50	6,594,591 73	4,141,182 18	4
—	337,704 08	—	—	—	5
6,193,521 78	11,803,116 21	9,627,670 95	12,035,286 30	6,816,852 16	6
1,661,923 15	2,772,910 77	2,942,055 62	1,275,595 34	2,053,517 26	7
500,000 00	—	300,000 00	—	200,000 00	8
23,317,588 92	54,647,729 88	21,681,676 33	24,335,045 28	26,470,853 01	9
449,499 28	—	5,522,442 18	1,477,950 03	783,137 47	10
1,802,168 51	—	10,648,058 32	653,559 10	954,115 36	11
3,061,213 54	—	479,980 04	4,029,539 62	2,168,486 33	12
1,212,650 17	—	2,030,454 01	3,266,180 22	2,217,148 39	13
280,765 21	812,147 23	175,348 64	—	1,129,038 87	14
544,656 77	1,900,384 49	538,746 29	536,820 90	1,157,590 23	15
75,383 46	159,912 37	479,639 94	342,333 19	225,275 38	16
62,986 90	95,193 52	68,849 80	58,609 24	42,288 34	17
—	43,680 95	8,635 20	—	14,686 27	18
—	77 00	—	—	—	19
14,331 00	—	—	—	—	20
31,051 15	31,927 49	78,468 16	66,382 94	28,523 16	21
1 00	23,216 06	15,961 98	1 00	1 00	22
3,209 58	295,575 03	12,340 03	18,723 29	232,545 11	23
$40,312,333 74	**$81,006,095 62**	**$69,160,627 97**	**$54,800,959 41**	**$49,110,004 83**	24
$27,590,533 91	$46,245,897 84	$38,540,009 54	$32,642,626 74	$26,684,543 76	25
86,114 38	—	—	—	—	26
7,547,520 89	23,651,780 20	20,166,103 13	14,396,886 02	14,337,787 50	27
—	—	—	—	—	28
886,388 31	2,736,402 69	1,960,133 73	1,858,498 40	2,069,791 19	29
248,433 00	4,632 03	54,581 00	10,642 50	8,610 00	30
—	—	—	—	—	31
—	—	—	—	784 39	32
140,422 01	101,463 57	102,134 81	29,000 00	231,557 59	33
751,465 36	644,751 66	362,632 99	647,449 12	773,738 55	34
200,601 63	397,022 85	245,683 96	89,087 75	122,811 97	35
103,670 23	394,648 76	520,243 03	117,320 60	51,503 21	36
36,089 82	60,616 32	40,172 58	194,788 67	47,130 01	37
1,455,300 00	2,447,000 00	4,084,159 83	3,276,886 36	2,111,000 00	38
4.00	3.37	6.73	6.70	4.90	39
1,265,794 20	4,321,879 70	3,084,773 37	1,537,773 25	2,670,746 66	40
3.48	5.95	5.08	3.14	6.20	41
$40,312,333 74	**$81,006,095 62**	**$69,160,627 97**	**$54,800,959 41**	**$49,110,004 83**	42
13,109	20,105	16,159	15,167	14,122	43
2,197	2,856	1,841	2,152	1,740	44
1,723	2,201	1,539	1,897	2,069	45
13,583	20,760	16,461	15,422	13,793	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,745,082 71	$3,765,540 94	$3,083,350 92	$2,488,792 23	$2,181,775 34	48
45,730	55,554	35,450	39,115	33,605	49
18,502	28,389	17,708	18,735	18,977	50
$12,684,182 00	$25,652,816 10	$17,003,998 24	$13,706,280 55	$14,957,129 09	51
$9,928,544 63	$25,163,220 59	$16,880,614 10	$14,093,490 57	$14,497,235 76	52
$2,657 00	$3,499 00	$3,685 00	$3,149 00	$3,124 00	53
2,072	6,941	3,634	2,829	2,417	54
$14,403 00	$7,873 00	$11,107 00	$11,934 00	$13,485 00	55
456	2,200	469	280	1,281	56
$1,810 00	$1,233 00	$1,523 00	$1,917 00	$1,785 00	57
$2,395,813 96	$5,104,231 39	$4,016,521 01	$3,162,699 03	$3,037,253 78	58
$150,044 38	$249,403 04	$203,003 55	$157,053 47	$168,151 08	59
27,056 86	25,888 77	82,349 19	41,292 84	44,189 08	60
8,628 85	27,418 86	15,879 35	8,920 40	16,015 74	61
1,210 00	4,450 00	11,233 12	9,517 93	8,098 87	62
27,779 50	55,000 00	57,472 19	50,986 22	42,150 67	63
75,422 25	191,140 05	118,982 69	102,364 15	97,522 91	64
8 04	7 62	8 06	7 55	8 73	65

		FALL RIVER	FITCHBURG
		UNION SAVINGS BANK	FITCHBURG SAVINGS BANK
	Assets		
1	Cash, checks and items	$132,829 29	$343,024 61
2	Due from banks	263,014 13	256,615 90
3	Chapter 168, s. 51A	—	59,249 38
4	U. S. Government obligations, direct and fully guaranteed	2,975,925 00	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,195,140 50	8,466,204 28
7	Bank and fire insurance company stocks, etc.	791,588 65	3,224,173 67
8	Federal Funds sold	200,000 00	—
9	Real estate loans (conventional)	23,993,335 17	29,992,316 36
10	G.I. loans (in-state)	239,075 14	5,555,248 84
11	F.H.A. loans (in-state)	10,005 35	9,425,828 61
12	G.I. loans (out-of-state)	—	1,493,843 71
13	F.H.A. loans (out-of-state)	—	1,783,748 17
14	Personal loans	—	3,558,540 45
15	Other loans	823,506 38	1,435,717 52
16	Banking premises	104,890 00	574,032 22
17	Furniture and fixtures	21,252 16	113,536 91
18	Other real estate owned, etc.	271 36	59,576 51
19	Taxes and insurance paid on mortgaged properties	6,596 34	—
20	Mortgage acquisition costs	—	2,721 50
21	Mutual Savings Central Fund, Inc.	42,106 13	53,597 22
22	Deposit Insurance Fund	1 00	—
23	All other assets	2,732 63	277,213 55
24	Total	**$33,802,269 23**	**$66,675,189 41**
	Liabilities		
25	Ordinary deposits	$20,654,481 13	$41,360,791 74
26	Daily Interest Account deposits	9,512,430 38	—
27	Special Notice Account deposits	—	16,203,500 15
28	Systematic Savings Account deposits	401,826 85	—
29	Term Deposit Accounts	—	2,505,557 99
30	Club deposits	50,533 00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	19,532 93	473,493 82
34	Due to mortgagors	178,342 02	112,683 50
35	Mortgagors' payments not applied	99,354 29	181,053 60
36	Net interim income	457,721 89	292,582 97
37	All other liabilities	8,630 30	121,294 14
38	Guaranty Fund	1,555,500 00	2,937,000 00
39	Percentage to total deposits	5.08	4.89
40	Other surplus accounts	863,916 44	2,487,231 50
41	Percentage to total deposits	2.82	4.14
42	Total	**$33,802,269 23**	**$66,675,189 41**
	General Information		
43	Number of deposit accounts October 31, 1969	9,787	25,868
44	Number of deposit accounts opened during period	1,089	4,492
45	Number of deposit accounts closed during period	1,207	3,482
46	Number of accounts October 31, 1970	9,669	26,878
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5-5½
48	Amount of all dividends paid during period	$1,534,089 56	$2,982,252 47
49	Number of deposits made during period	22,592	92,604
50	Number of withdrawals made during period	11,944	48,868
51	Amount deposited during period	$5,441,417 47	$22,789,025 26
52	Amount withdrawn during period	$5,888,106 72	$21,798,676 41
53	Average amount in each account	$3,162 00	$2,235 00
54	Number of real estate loans October 31	2,150	4,019
55	Average real estate loan	$11,276 00	$12,005 00
56	Number of other loans October 31	428	3,396
57	Average other loan	$1,924 00	$1,470 00
58	*Gross income received during period	$2,022,103 01	$4,189,986 54
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$133,729 96	$292,468 92
60	*Bank building occupancy	32,185 71	100,325 57
61	Advertising	16,145 63	54,366 54
62	Contributions, etc.	6,069 32	3,650 00
63	State tax	24,153 23	40,945 55
64	Miscellaneous	68,072 60	205,253 38
65	Total of above costs per $1,000 of deposits	9 17	11 60

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

FITCHBURG	FOX-BOROUGH	FRAMINGHAM	FRANKLIN	GARDNER	
THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	
$319,510 61	$17,052 02	$269,584 03	$168,743 89	$99,289 85	1
195,643 17	425,259 95	196,155 69	219,199 16	675,784 11	2
8,120 57	—	164,772 08	—	—	3
5,448,152 09	299,354 13	46,450 00	200,007 60	5,632,445 43	4
316,696 50	—	—	—	—	5
5,179,921 48	1,503,817 10	5,899,589 63	1,843,332 59	5,015,708 94	6
3,533,144 87	325,930 30	2,394,028 83	720,457 88	2,420,843 64	7
400,000 00	—	1,400,000 00	475,000 00	200,000 00	8
39,965,101 87	7,964,774 95	42,845,479 36	10,040,777 87	30,502,683 76	9
2,013,884 64	709,088 58	2,015,094 38	1,092,417 96	1,353,458 60	10
5,367,314 81	313,219 16	2,897,443 35	641,352 60	—	11
793,681 38	—	3,577,801 72	749,826 32	723,424 78	12
748,651 30	—	5,413,579 55	527,681 50	—	13
775,388 47	887,206 21	4,330,251 12	583,598 23	296,322 47	14
1,109,931 28	345,379 08	5,920,214 70	428,437 31	333,993 11	15
440,169 70	73,036 81	272,686 52	68,650 18	228,939 70	16
151,994 59	32,930 12	187,567 00	58,733 39	64,540 75	17
9,460 69	2,922 81	—	—	154,510 01	18
—	229 49	—	186 00	—	19
—	—	—	513 87	118,425 61	20
79,227 99	10,067 99	27,532 48	12,677 79	49,889 74	21
1 00	1 00	1 00	1 00	1 00	22
292,024 52	14,225 27	169,709 71	5,516 26	294,650 25	23
$67,148,021 53	**$12,924,494 97**	**$78,027,941 15**	**$17,837,111 40**	**$48,164,911 75**	24
$34,834,327 69	$8,482,653 09	$44,692,831 53	$10,843,670 91	$34,612,985 26	25
—	125,183 59	—	—	—	26
21,421,227 44	2,550,257 65	18,412,574 63	4,972,270 86	5,428,519 35	27
112,753 03	—	—	72,693 88	309,787 31	28
2,806,184 05	531,611 86	8,306,534 27	—	1,892,031 24	29
36,425 00	1,129 00	—	33,945 00	96,864 00	30
—	—	—	—	—	31
1,714 56	4,187 84	—	—	213,653 79	32
93,814 34	138,168 85	618,845 69	98,680 80	64,050 03	33
454,421 95	81,176 99	941,464 60	344,753 66	414,880 85	34
322,182 50	52,567 87	170,879 77	41,642 28	203,715 62	35
—	59,930 06	390,285 52	143,794 83	—	36
86,607 51	15,446 64	139,071 04	27,785 13	57,924 27	37
3,000,000 00	499,537 66	2,295,100 00	755,902 39	2,060,600 00	38
5.07	4.27	3.21	4.75	4.87	39
3,978,363 46	382,643 87	2,060,354 10	501,971 66	2,809,900 03	40
6.72	3.27	2.89	3.15	6.64	41
$67,148,021 53	**$12,924,494 97**	**$78,027,941 15**	**$17,837,111 40**	**$48,164,911 75**	42
16,689	5,150	30,076	7,318	11,055	43
2,560	1,312	13,035	1,308	1,687	44
2,008	613	12,628	897	1,123	45
17,241	5,849	30,483	7,729	11,619	46
5¼–5½	5–5¼	5¼–5½	5¼–5½	5¼–5½	47
$3,050,458 52	$546,533 52	$3,514,888 67	$768,770 61	$2,200,338 39	48
52,535	21,588	127,583	24,951	34,730	49
26,374	9,669	62,256	14,225	19,291	50
$16,056,191 62	$5,430,703 75	$44,792,497 96	$5,647,500 27	$11,893,846 18	51
$16,729,203 28	$4,503,254 43	$40,434,233 31	$4,925,588 46	$11,111,030 42	52
$3,432 00	$1,999 00	$2,343 00	$2,056 00	$3,636 00	53
3,342	998	3,858	1,216	1,322	54
$14,629 00	$9,005 00	$14,710 00	$10,734 00	$24,644 00	55
1,209	758	4,653	753	314	56
$1,559 00	$1,626 00	$2,203 00	$1,344 00	$2,007 00	57
$4,044,784 78	$748,252 91	$4,847,268 86	$1,061,577 53	$3,170,232 34	58
$276,669 60	$60,388 18	$359,401 48	$88,837 64	$150,911 75	59
96,313 56	16,113 09	67,073 71	10,754 64	34,916 86	60
59,943 49	7,135 54	81,841 81	2,885 26	32,687 55	61
8,795 08	223 00	10,792 31	222 00	6,620 17	62
43,397 93	6,474 15	58,690 85	12,008 67	35,989 15	63
172,977 19	40,763 44	276,532 91	60,259 52	98,385 08	64
11 12	11 21	11 96	11 01	8 51	65

		GEORGE-TOWN	GLOUCESTER
		GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK
	Assets		
1	Cash, checks and items	$66,917 35	$366,400 71
2	Due from banks	61,510 84	429,387 21
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	685,580 00	4,163,382 27
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	1,814,457 86	1,988,130 63
7	Bank and fire insurance company stocks, etc.	468,146 46	2,011,041 10
8	Federal Funds sold	—	950,000 00
9	Real estate loans (conventional)	5,614,962 65	25,172,444 84
10	G.I. loans (in-state)	—	3,963,161 58
11	F.H.A. loans (in-state)	57,195 78	—
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	223,269 92	—
14	Personal loans	196,330 30	823,199 29
15	Other loans	63,615 32	1,595,839 90
16	Banking premises	67,800 43	157,621 94
17	Furniture and fixtures	10,734 86	44,542 06
18	Other real estate owned, etc.	—	11,279 55
19	Taxes and insurance paid on mortgaged properties	—	2,151 49
20	Mortgage acquisition costs	—	837 05
21	Mutual Savings Central Fund, Inc.	5,224 19	24,086 90
22	Deposit Insurance Fund	1,964 26	1 00
23	All other assets	937 60	2,614 58
24	Total	**$9,338,647 82**	**$41,706,122 10**
	Liabilities		
25	Ordinary deposits	$3,851,119 45	$26,319,329 99
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	3,775,038 18	10,859,914 40
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	726,304 70	—
30	Club deposits	16,937 00	235,724 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	36,593 59	79,709 84
34	Due to mortgagors	50,783 56	746,513 84
35	Mortgagors' payments not applied	42,620 47	234,460 06
36	Net interim income	15,831 43	164,802 90
37	All other liabilities	7,314 09	20,703 53
38	Guaranty Fund	322,927 52	1,545,520 93
39	Percentage to total deposits	3.85	4.13
40	Other surplus accounts	493,177 83	1,499,442 61
41	Percentage to total deposits	5.89	4.00
42	Total	**$9,338,647 82**	**$41,706,122 10**
	General Information		
43	Number of deposit accounts October 31, 1969	4,382	15,377
44	Number of deposit accounts opened during period	667	1,956
45	Number of deposit accounts closed during period	563	1,421
46	Number of accounts October 31, 1970	4,486	15,912
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$421,489 85	$1,748,706 48
49	Number of deposits made during period	13,952	54,034
50	Number of withdrawals made during period	8,757	27,946
51	Amount deposited during period	$3,532,315 97	$13,728,841 01
52	Amount withdrawn during period	$3,598,713 37	$12,273,709 31
53	Average amount in each account	$1,862 00	$2,337 00
54	Number of real estate loans October 31	620	2,745
55	Average real estate loan	$9,509 00	$10,614 00
56	Number of other loans October 31	273	1,733
57	Average other loan	$952 00	$1,396 00
58	*Gross income received during period	$577,846 29	$2,349,320 07
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$52,982 33	$192,167 49
60	*Bank building occupancy	9,560 39	37,517 12
61	Advertising	1,834 59	25,754 10
62	Contributions, etc.	238 00	7,402 21
63	State tax	7,914 45	26,265 00
64	Miscellaneous	29,396 46	100,868 01
65	Total of above costs per $1,000 of deposits	12 20	10 49

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

GREAT BARRINGTON	GREENFIELD		HARWICH	HAVERHILL	
GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	
$147,897 37	$287,058 08	$370,646 70	$380,708 48	$627,553 85	1
147,909 54	180,927 43	265,571 29	803,535 63	357,975 73	2
—	—	100,000 00	—	—	3
3,393,720 99	4,172,708 06	3,349,832 07	3,748,108 97	5,943,668 81	4
168,169 70	98,997 58	—	4,695 97	—	5
3,965,500 98	7,320,553 75	1,563,720 83	5,456,161 95	10,426,187 55	6
1,663,040 17	2,024,375 99	2,200,871 64	2,286,712 56	1,959,420 87	7
100,000 00	400,000 00	750,000 00	1,250,000 00	700,000 00	8
27,561,553 97	27,547,252 79	22,923,185 85	41,000,169 01	62,909,767 77	9
355,125 31	2,005,086 69	1,569,540 25	235,932 84	8,199,829 40	10
99,561 73	1,697,615 55	1,154,315 76	65,445 94	7,221,464 44	11
659,837 40	1,068,887 19	1,486,429 94	654,235 28	745,944 03	12
599,600 96	1,441,903 07	2,157,439 57	1,913,774 24	1,117,470 11	13
458,250 26	405,423 24	823,220 89	441,756 56	849,732 13	14
1,893,215 84	1,175,622 63	1,117,603 09	1,805,194 74	3,410,409 17	15
324,186 18	331,283 73	259,572 11	516,093 29	584,109 29	16
61,913 52	82,226 85	110,684 27	200,454 04	184,487 21	17
62,464 32	26,381 48	53,582 84	66,682 28	172,166 95	18
4,162 35	—	—	265 81	148 00	19
275 66	—	—	—	—	20
27,477 54	35,106 21	29,361 12	23,799 76	68,590 20	21
1 00	1 00	10,001 00	1 00	1 00	22
108,906 05	3,527 96	107,015 81	6,395 00	683,240 92	23
$41,802,770 84	**$50,304,939 28**	**$40,402,595 03**	**$60,860,123 35**	**$106,162,167 43**	24
$19,086,345 78	$29,286,298 01	$24,029,468 96	$30,827,473 83	$49,646,897 46	25
—	585,686 05	—	1,889,132 81	—	26
17,262,020 99	13,175,819 67	11,513,324 10	20,672,680 09	39,121,487 51	27
—	79,497 38	—	52,564 91	—	28
1,059,993 84	1,811,719 01	683,140 38	2,685,000 00	4,655,303 18	29
4,833 00	8,741 00	74,004 00	89,814 00	172,474 50	30
—	—	—	—	—	31
—	—	—	28,110 20	—	32
65,875 10	131,477 26	148,534 40	139,477 27	334,672 57	33
600,517 30	502,847 98	586,481 47	606,876 82	1,896,976 66	34
64,491 23	24,698 09	216,195 61	120,226 02	711,965 35	35
—	—	—	271,429 34	228,337 62	36
8,860 73	69,710 53	43,321 04	287,321 14	265,921 73	37
1,756,800 00	2,360,000 00	1,828,187 67	1,634,000 00	3,728,907 46	38
4.70	5.25	5.04	2.91	3.98	39
1,893,032 87	2,268,444 30	1,279,937 40	1,556,016 92	5,399,223 39	40
5.06	5.05	3.53	2.77	5.77	41
$41,802,770 84	**$50,304,939 28**	**$40,402,595 03**	**$60,860,123 35**	**$106,162,167 43**	42
12,276	15,716	15,143	15,811	35,665	43
1,909	2,056	2,149	2,608	5,096	44
1,417	1,486	2,039	897	4,126	45
12,768	16,286	15,253	17,522	36,635	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,893,217 06	$2,172,468 79	$1,780,539 29	$2,715,581 35	$4,696,331 22	48
27,821	40,295	52,883	50,758	138,457	49
16,890	22,937	28,789	130,354	66,511	50
$11,437,437 21	$13,526,969 67	$11,317,092 65	$29,524,761 94	$37,022,884 32	51
$11,177,958 63	$12,651,718 23	$10,659,672 61	$26,761,419 93	$35,474,097 24	52
$2,927 00	$2,749 00	$2,375 00	$3,202 00	$2,550 00	53
2,767	2,848	2,488	3,023	5,187	54
$10,580 00	$11,854 00	$11,773 00	$14,512 00	$15,461 00	55
1,115	868	1,338	804	1,853	56
$2,109 00	$1,821 00	$1,451 00	$2,795 00	$2,299 00	57
$2,454,895 81	$2,973,010 05	$2,396,411 10	$3,771,592 50	$6,474,756 35	58
$182,192 42	$208,484 17	$214,547 33	$255,470 55	$426,101 83	59
43,054 51	54,994 89	51,164 32	68,222 79	143,076 12	60
32,576 97	24,101 46	20,613 76	24,429 27	43,603 58	61
725 00	2,575 00	2,375 00	1,100 00	14,134 11	62
29,199 28	39,354 44	45,901 76	37,151 78	73,111 10	63
94,388 75	126,630 22	114,752 34	265,824 41	227,189 29	64
10 21	10 16	12 40	11 62	9 92	65

		HAVERHILL	HINGHAM
		PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$301,720 39	$213,693 66
2	Due from banks	168,568 38	150,832 19
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,499,978 15	474,212 50
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,180,254 31	5,664,538 86
7	Bank and fire insurance company stocks, etc.	994,326 16	674,419 34
8	Federal Funds sold	550,000 00	450,000 00
9	Real estate loans (conventional)	21,172,819 81	15,304,031 47
10	G.I. loans (in-state)	3,000,354 19	1,092,364 99
11	F.H.A. loans (in-state)	1,544,908 38	384,362 40
12	G.I. loans (out-of-state)	50,945 22	—
13	F.H.A. loans (out-of-state)	887,449 01	—
14	Personal loans	348,543 35	329,200 44
15	Other loans	671,955 69	726,637 11
16	Banking premises	347,860 01	108,293 00
17	Furniture and fixtures	63,825 38	95,331 10
18	Other real estate owned, etc.	74,479 30	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	4,196 38
21	Mutual Savings Central Fund, Inc.	45,441 51	22,788 01
22	Deposit Insurance Fund	27,258 76	1 00
23	All other assets	138,243 99	28,722 99
24	Total	**$35,068,931 99**	**$25,723,625 44**
	Liabilities		
25	Ordinary deposits	$22,215,379 42	$16,196,954 76
26	Daily Interest Account deposits	—	844,276 65
27	Special Notice Account deposits	7,789,228 78	5,828,003 87
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	701,607 36	306,008 57
30	Club deposits	76,150 50	9,928 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	112,330 88	51,692 53
34	Due to mortgagors	421,492 49	415,666 76
35	Mortgagors' payments not applied	532,537 63	120,242 67
36	Net interim income	—	166,357 80
37	All other liabilities	81,632 44	15,342 97
38	Guaranty Fund	1,616,504 85	1,106,250 00
39	Percentage to total deposits	5.25	4.77
40	Other surplus accounts	1,522,067 64	662,900 86
41	Percentage to total deposits	4.94	2.86
42	Total	**$35,068,931 99**	**$25,723,625 44**
	General Information		
43	Number of deposit accounts October 31, 1969	11,917	10,188
44	Number of deposit accounts opened during period	1,847	1,987
45	Number of deposit accounts closed during period	1,522	1,286
46	Number of accounts October 31, 1970	12,242	10,889
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,545,891 61	$1,102,291 29
49	Number of deposits made during period	35,857	37,240
50	Number of withdrawals made during period	17,530	21,795
51	Amount deposited during period	$8,041,862 03	$13,737,551 42
52	Amount withdrawn during period	$8,645,513 05	$11,683,954 63
53	Average amount in each account	$2,508 00	$2,128 00
54	Number of real estate loans October 31	2,401	1,301
55	Average real estate loan	$11,102 00	$12,899 00
56	Number of other loans October 31	886	497
57	Average other loan	$1,152 00	$2,124 00
58	*Gross income received during period	$2,146,734 49	$1,505,908 36
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$163,719 90	$122,902 00
60	*Bank building occupancy	62,062 05	33,739 63
61	Advertising	17,030 51	11,454 62
62	Contributions, etc.	1,650 00	2,280 56
63	State tax	21,941 37	17,036 34
64	Miscellaneous	97,730 31	75,387 03
65	Total of above costs per $1,000 of deposits	11 86	11 34

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

HOLYOKE			HOPKINTON	HUDSON	
COMMUNITY SAVINGS BANK	HOLYOKE SAVINGS BANK	PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	
$383,506 13	$622,144 80	$311,751 21	$44,410 74	$326,623 08	1
408,027 70	363,598 95	440,234 27	65,100 14	132,442 05	2
80,000 00	150,000 00	75,000 00	—	—	3
5,051,642 90	4,507,699 53	3,274,353 99	785,714 05	300,000 00	4
—	69,978 37	—	—	—	5
7,410,823 18	12,660,871 40	10,579,161 29	2,200,477 50	5,249,063 62	6
4,174,672 61	7,651,596 84	4,857,060 05	218,760 41	1,212,518 59	7
2,300,000 00	1,500,000 00	850,000 00	—	450,000 00	8
58,154,996 85	25,280,860 16	31,227,912 31	4,494,082 18	13,179,862 68	9
8,260,497 18	7,811,591 88	8,701,503 46	1,116,223 12	2,107,568 94	10
6,929,211 28	7,564,640 59	7,713,023 05	—	2,102,840 48	11
6,638,806 32	10,938,579 94	4,539,572 82	—	441,067 53	12
5,982,687 87	15,459,199 11	7,432,653 44	270,614 58	633,100 70	13
2,956,113 64	2,571,729 11	2,000,039 32	—	351,892 32	14
4,033,678 62	3,014,442 23	2,976,320 12	229,612 01	431,515 57	15
1,282,787 75	485,189 64	516,754 54	38,410 10	71,789 46	16
299,492 18	161,958 96	118,290 92	12,839 79	77,613 44	17
14,702 26	1,438 18	91,551 59	—	25,488 47	18
912 95	—	1,543 20	—	—	19
233 30	15,185 00	1,001 22	—	120 75	20
78,897 47	85,795 83	59,087 66	6,056 22	23,816 69	21
1 00	1 00	1 00	2 00	8,285 93	22
129,337 45	337,585 65	237,745 83	1,260 93	6,226 85	23
$114,571,028 64	**$101,254,087 17**	**$86,004,561 29**	**$9,483,563 77**	**$27,131,837 15**	24
$60,599,967 06	$61,643,493 51	$37,502,656 21	$4,687,410 20	$15,033,831 13	25
—	2,070,960 01	1,332,640 37	—	102,949 64	26
32,162,097 40	22,253,819 43	30,005,532 09	3,158,287 28	7,658,905 67	27
385,471 18	95,922 84	426,717 58	—	—	28
7,055,378 58	1,963,064 82	5,434,608 15	789,700 43	881,487 79	29
301,147 50	386,879 00	93,412 00	1,757 00	13,587 00	30
—	—	—	—	—	31
—	26,582 32	11,161 41	15,523 11	12,665 16	32
700,538 05	1,077,584 14	844,431 73	1,681 83	57,067 60	33
1,956,154 61	455,049 55	1,323,785 54	28,800 00	412,860 48	34
3,340,279 64	2,208,733 99	2,186,673 90	104,428 67	707,833 29	35
—	392,232 19	—	—	(12,550 26)	36
90,688 79	45,531 58	78,072 68	75 00	28,008 25	37
4,453,703 71	4,539,502 67	3,168,500 00	334,068 33	1,153,000 00	38
4.43	5.13	4.24	3.87	4.86	39
3,525,602 12	4,094,731 12	3,596,369 63	361,831 92	1,082,191 40	40
3.51	4.63	4.81	4.19	4.56	41
$114,571,028 64	**$101,254,087 17**	**$86,004,561 29**	**$9,483,563 77**	**$27,131,837 15**	42
32,681	37,220	21,774	4,165	9,963	43
7,854	5,504	4,478	486	1,552	44
6,189	5,385	3,662	260	1,722	45
34,346	37,339	22,590	4,391	9,793	46
5¼–5½	5–5½	5¼–5½	5¼–5½	5–5½	47
$5,093,770 24	$4,356,649 36	$3,823,149 95	$421,555 25	$1,160,286 95	48
131,150	227,734	67,141	10,464	30,631	49
62,214	90,973	34,542	5,199	17,326	50
$31,414,408 23	$29,773,710 11	$21,765,334 53	$3,162,096 49	$7,614,076 62	51
$30,992,170 08	$30,316,850 29	$22,703,162 52	$3,018,958 76	$7,466,503 98	52
$2,910 00	$2,351 00	$3,300 00	$1,967 00	$2,406 00	53
6,788	5,817	4,563	589	1,405	54
$12,664 00	$11,527 00	$13,065 00	$9,984 00	$13,142 00	55
4,441	4,106	3,459	142	566	56
$1,574 00	$1,360 00	$1,439 00	$1,617 00	$1,384 00	57
$6,894,110 19	$5,569,286 50	$4,898,610 36	$554,082 95	$1,581,698 12	58
$557,233 55	$432,596 28	$283,203 89	$44,049 56	$148,861 39	59
147,518 05	117,752 74	47,275 34	8,337 54	48,522 29	60
137,270 44	75,495 12	62,404 23	3,030 01	17,021 44	61
8,995 00	6,826 00	7,207 50	35 00	1,930 00	62
56,767 02	96,994 29	28,611 70	6,934 03	21,813 95	63
318,219 87	246,338 50	191,757 26	33,963 38	88,132 81	64
12 23	11 09	8 31	11 15	13 78	65

		IPSWICH	LAWRENCE
		IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK
	Assets		
1	Cash, checks and items	$104,279 81	$387,025 53
2	Due from banks	213,962 25	250,377 03
3	Chapter 168, s. 51A	—	—
4	U. S Government obligations, direct and fully guaranteed	393,013 65	700,065 49
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,288,126 87	2,958,761 90
7	Bank and fire insurance company stocks, etc.	852,585 05	741,384 81
8	Federal Funds sold	200,000 00	400,000 00
9	Real estate loans (conventional)	14,231,002 16	12,289,614 53
10	G.I. loans (in-state)	1,245,631 05	2,643,076 15
11	F.H.A. loans (in-state)	1,237,709 79	3,704,752 69
12	G.I. loans (out-of-state)	36,797 36	—
13	F.H.A. loans (out-of-state)	53,265 46	—
14	Personal loans	133,557 83	151,414 25
15	Other loans	290,728 19	772,867 34
16	Banking premises	127,953 81	80,400 44
17	Furniture and fixtures	33,680 20	48,726 28
18	Other real estate owned, etc.	12,466 62	11,592 91
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	157 92	—
21	Mutual Savings Central Fund, Inc.	12,881 80	15,194 10
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	4,330 21	15,415 41
24	Total	**$21,472,131 03**	**$25,170,669 86**
	Liabilities		
25	Ordinary deposits	$13,830,736 82	$13,000,164 01
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	4,882,517 39	8,298,529 40
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	589,590 17	808,985 19
30	Club deposits	1,461 00	108,812 25
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	8,758 07	—
33	Unearned discount	44,084 26	70,769 87
34	Due to mortgagors	189,693 65	94,466 92
35	Mortgagors' payments not applied	198,945 10	233,797 92
36	Net interim income	—	—
37	All other liabilities	35,970 03	43,986 62
38	Guaranty Fund	1,042,800 00	1,305,000 00
39	Percentage to total deposits	5.40	5.87
40	Other surplus accounts	647,574 54	1,206,157 68
41	Percentage to total deposits	3.35	5.43
42	Total	**$21,472,131 03**	**$25,170,669 86**
	General Information		
43	Number of deposit accounts October 31, 1969	9,695	10,436
44	Number of deposit accounts opened during period	1,108	1,287
45	Number of deposit accounts closed during period	790	2,283
46	Number of accounts October 31, 1970	10,013	9,440
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$983,891 00	$1,121,822 19
49	Number of deposits made during period	26,036	24,407
50	Number of withdrawals made during period	11,859	12,148
51	Amount deposited during period	$6,273,221 66	$6,655,116 37
52	Amount withdrawn during period	$5,953,917 36	$7,131,338 20
53	Average amount in each account	$1,928 00	$2,342 00
54	Number of real estate loans October 31	1,715	1,988
55	Average real estate loan	$9,798 00	$9,374 00
56	Number of other loans October 31	269	388
57	Average other loan	$1,577 00	$2,382 00
58	*Gross income received during period	$1,300,603 91	$1,542,626 42
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$103,605 80	$107,429 51
60	*Bank building occupancy	31,189 03	26,285 13
61	Advertising	11,194 26	21,922 97
62	Contributions, etc.	528 00	5,871 86
63	State tax	9,385 49	17,911 90
64	Miscellaneous	95,559 38	67,110 55
65	Total of above costs per $1,000 of deposits	13 02	11 15

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

LAWRENCE		LEE	LEICESTER	LENOX	
ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	
$553,109 30	$733,523 52	$160,339 54	$23,512 67	$53,602 66	1
782,026 17	408,497 22	912,602 08	34,133 44	72,181 33	2
59,328 17	—	—	—	—	3
16,633,298 50	3,097,664 46	199,900 00	100,641 37	—	4
—	—	—	—	9,575 74	5
4,687,201 02	14,034,893 40	2,258,812 55	1,570,566 61	1,522,621 59	6
5,959,724 62	4,837,944 48	1,653,871 60	24,349 16	428,380 41	7
1,400,000 00	—	475,000 00	400,000 00	—	8
62,631,829 40	39,862,420 35	18,826,727 49	3,068,605 82	9,192,310 91	9
17,815,880 40	12,054,500 54	1,469,063 49	1,344,183 84	289,153 41	10
11,100,782 46	5,976,033 21	706,833 03	1,140,124 76	175,027 11	11
5,420,887 84	4,081,244 31	428,176 98	—	—	12
5,773,127 90	5,239,318 65	482,474 04	75,320 13	233,504 74	13
1,985,731 47	1,712,151 89	1,529,584 25	—	291,754 60	14
3,611,439 70	2,263,728 24	1,436,564 84	44,064 77	1,133,300 49	15
934,768 70	245,299 74	172,929 41	22,617 50	128,026 19	16
234,441 50	90,507 23	23,712 34	11,873 26	30,675 29	17
312,713 46	1,091 33	—	—	1,142 39	18
7,883 76	682 80	—	35 41	—	19
—	76,977 84	—	—	—	20
164,055 46	79,325 23	25,814 31	9,744 02	12,685 90	21
2 00	1 00	1 00	1 00	1 00	22
1,045,953 10	163,182 32	13,140 47	2,522 42	103,805 78	23
$141,114,184 93	**$94,958,987 76**	**$30,775,547 42**	**$7,872,296 18**	**$13,677,749 54**	24
$75,892,010 10	$52,583,431 73	$13,511,019 68	$4,641,637 61	$6,281,617 23	25
—	—	530,462 52	—	—	26
43,190,127 11	28,093,763 85	11,639,434 99	2,221,998 20	5,967,957 62	27
—	—	—	—	—	28
5,225,362 47	3,968,501 73	836,288 82	75,000 00	—	29
269,875 00	57,376 50	2,095 00	641 00	38,576 00	30
—	—	—	—	—	31
467 27	728 20	—	—	54,655 48	32
695,667 93	364,991 51	195,625 17	720 00	26,542 13	33
1,696,797 84	1,157,905 45	646,609 72	8,178 30	115,463 53	34
492,284 70	334,237 69	514,874 96	359,881 09	114,740 05	35
—	14,310 02	705,266 19	41,099 74	11,627 66	36
174,783 86	39,571 50	5,642 37	4,616 37	9,505 47	37
6,245,000 00	3,617,440 00	1,267,000 00	366,850 00	615,283 75	38
5.01	4.27	4.78	5.29	5.01	39
7,231,808 65	4,726,729 58	921,228 00	151,673 87	441,780 62	40
5.81	5.58	3.47	2.19	3.60	41
$141,114,184 93	**$94,958,987 76**	**$30,775,547 42**	**$7,872,296 18**	**$13,677,749 54**	42
36,655	26,088	9,648	3,146	3,761	43
7,211	6,250	1,218	337	769	44
6,666	4,123	1,601	319	654	45
37,200	28,215	9,265	3,164	3,876	46
5¼–5½	5¼–5½	5–5½	5¼–5½	5¼–5½	47
$6,343,392 21	$4,311,775 22	$1,307,189 80	$344,980 74	$769,902 24	48
118,818	84,773	26,543	6,323	11,294	49
58,193	39,972	14,942	3,998	6,797	50
$38,876,029 78	$27,827,689 51	$7,552,956 11	$1,511,102 90	$4,114,352 74	51
$38,970,849 92	$27,488,514 16	$7,991,101 77	$1,616,475 03	$4,460,969 33	52
$3,342 00	$3,000 00	$2,862 00	$2,193 00	$3,160 00	53
7,878	5,010	1,854	845	992	54
$13,042 00	$13,416 00	$11,819 00	$6,661 00	$9,970 00	55
2,852	2,004	2,154	29	659	56
$1,963 00	$1,984 00	$1,377 00	$1,519 00	$2,162 00	57
$8,439,336 10	$5,724,001 12	$1,904,783 34	$432,314 01	$827,465 25	58
$598,903 60	$371,834 32	$167,566 07	$42,472 59	$63,760 50	59
184,750 11	66,731 26	25,587 36	6,368 93	15,731 47	60
91,852 37	68,359 52	21,624 80	4,523 84	7,491 19	61
27,290 02	20,050 78	1,915 00	50 00	510 00	62
112,549 44	73,299 71	18,806 73	940 66	5,605 85	63
382,049 17	219,170 26	75,808 73	25,004 51	51,900 39	64
11 24	9 68	11 74	11 44	11 84	65

		LEOMINSTER	LEXINGTON
		LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$320,814 86	$48,077 44
2	Due from banks	257,695 56	865,816 06
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	3,301,516 80	1,293,156 11
5	State, county and municipal obligations	—	247,064 25
6	Other bonds, notes and debentures	5,371,684 80	8,394,630 50
7	Bank and fire insurance company stocks, etc.	1,472,284 03	1,113,578 84
8	Federal Funds sold	100,000 00	—
9	Real estate loans (conventional)	25,646,215 13	24,478,994 35
10	G.I. loans (in-state)	986,421 38	1,387,582 45
11	F.H.A. loans (in-state)	608,613 73	781,298 36
12	G.I. loans (out-of-state)	—	333,273 89
13	F.H.A. loans (out-of-state)	—	1,077,526 68
14	Personal loans	121,608 05	344,661 20
15	Other loans	631,282 75	497,181 24
16	Banking premises	326,183 16	175,892 44
17	Furniture and fixtures	53,722 94	39,291 67
18	Other real estate owned, etc.	47,925 07	—
19	Taxes and insurance paid on mortgaged properties	9,875 00	—
20	Mortgage acquisition costs	—	3,715 24
21	Mutual Savings Central Fund, Inc.	23,653 64	14,845 45
22	Deposit Insurance Fund	1 00	12,576 36
23	All other assets	124,389 84	194,025 95
24	Total	**$39,403,887 74**	**$41,303,188 48**
	Liabilities		
25	Ordinary deposits	$29,132,505 20	$21,951,241 52
26	Daily Interest Account deposits	—	1,523,256 12
27	Special Notice Account deposits	5,454,284 49	11,999,834 73
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	402,730 21	1,083,549 41
30	Club deposits	59,997 00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	3,660 48
33	Unearned discount	28,145 83	71,548 76
34	Due to mortgagors	317,466 94	231,721 85
35	Mortgagors' payments not applied	292,714 18	1,503,028 01
36	Net interim income	126,479 50	204,169 80
37	All other liabilities	47,388 00	95,352 65
38	Guaranty Fund	1,865,700 00	1,200,267 19
39	Percentage to total deposits	5.32	3.28
40	Other surplus accounts	1,676,476 39	1,435,557 96
41	Percentage to total deposits	4.78	3.93
42	Total	**$39,403,887 74**	**$41,303,188 48**
	General Information		
43	Number of deposit accounts October 31, 1969	16,680	13,478
44	Number of deposit accounts opened during period	1,640	2,257
45	Number of deposit accounts closed during period	2,144	2,048
46	Number of accounts October 31, 1970	16,176	13,687
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,758,691 58	$1,809,407 47
49	Number of deposits made during period	46,185	49,256
50	Number of withdrawals made during period	24,940	26,254
51	Amount deposited during period	$11,207,673 72	$18,601,547 22
52	Amount withdrawn during period	$11,819,271 35	$17,809,255 31
53	Average amount in each account	$2,163 00	$2,671 00
54	Number of real estate loans October 31	2,397	1,553
55	Average real estate loan	$11,365 00	$18,067 00
56	Number of other loans October 31	537	479
57	Average other loan	$1,402 00	$1,758 00
58	*Gross income received during period	$2,387,292 38	$2,502,633 80
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$142,731 85	$134,001 25
60	*Bank building occupancy	41,090 51	20,766 49
61	Advertising	15,485 01	7,645 29
62	Contributions, etc.	5,432 70	720 00
63	State tax	35,756 34	36,015 00
64	Miscellaneous	88,712 69	79,031 91
65	Total of above costs per $1,000 of deposits	9 41	7 61

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

LOWELL				LUDLOW	
THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	
$79,933 59	$718,335 56	$530,058 00	$155,636 01	$542,799 25	1
566,157 71	123,803 68	1,198,823 44	349,655 48	1,401,154 22	2
—	—	1,000 00	—	—	3
15,465,222 46	4,261,727 84	3,707,278 36	3,365,893 76	—	4
19,839 17	—	15,000 00	—	—	5
1,151,428 48	6,176,082 60	11,738,264 08	1,640,909 31	7,531,520 24	6
4,025,954 35	3,559,296 75	1,341,103 78	644,278 47	3,598,627 57	7
1,000,000 00	—	—	—	—	8
41,077,016 89	45,326,892 37	11,148,470 27	14,368,264 24	30,221,451 89	9
8,439,694 34	9,374,976 79	5,595,098 06	290,322 44	3,047,166 70	10
8,432,025 84	8,276,412 50	4,214,720 32	214,520 18	1,456,092 51	11
3,813,801 68	681,951 21	4,398,460 83	—	1,650,875 93	12
2,399,099 56	1,084,891 71	4,551,985 28	—	3,621,641 03	13
256,048 00	1,307,303 64	1,858,580 57	5,418 99	1,489,397 96	14
2,374,063 26	2,645,753 65	1,675,384 58	372,939 82	2,302,582 06	15
443,533 59	268,057 84	149,314 02	82,958 24	411,156 69	16
31,988 96	211,253 85	166,904 47	9,385 41	176,017 40	17
47,847 42	1,023 48	15,514 55	—	94,651 16	18
—	—	—	82 00	15,383 55	19
—	108,392 62	—	—	—	20
40,022 91	118,008 54	38,885 70	12,524 35	33,658 04	21
1 00	27,834 54	27,956 01	1 00	1 00	22
10,182 56	42,760 49	475,909 90	4,803 02	341,003 77	23
$89,673,861 77	**$84,314,759 66**	**$52,848,712 22**	**$21,517,592 72**	**$57,935,180 97**	24
$55,040,478 51	$68,603,456 82	$31,502,951 83	$12,110,245 84	$32,090,128 71	25
—	—	668,498 87	—	196,718 48	26
24,078,477 71	7,797,605 77	7,060,806 78	7,057,194 94	16,038,971 96	27
—	145,497 47	—	—	—	28
—	—	7,873,772 15	—	1,132,321 27	29
43,277 00	100,784 00	—	—	16,929 50	30
—	—	—	—	—	31
—	4,098 55	64,583 20	—	220,553 17	32
77,142 54	248,064 98	572,281 72	—	333,783 85	33
482,275 07	923,956 49	95,436 02	109,753 20	606,142 04	34
582,481 90	315,828 06	1,297,564 05	119,931 13	1,869,396 37	35
223,632 17	139,955 96	—	243,276 03	78,671 25	36
30,146 01	48,176 16	65,969 44	9,739 90	7,906 02	37
3,200,000 00	3,712,000 00	1,548,793 08	862,000 00	2,292,100 00	38
4.04	4.84	3.29	4.50	4.63	39
5,915,950 86	2,275,335 40	2,098,055 08	1,005,451 68	3,051,558 35	40
7.47	2.97	4.45	5.25	6.17	41
$89,673,861 77	**$84,314,759 66**	**$52,848,712 22**	**$21,517,592 72**	**$57,935,180 97**	42
23,849	43,436	22,855	5,814	18,429	43
1,672	7,022	4,726	619	2,821	44
2,407	4,298	4,743	758	1,969	45
23,114	46,160	22,838	5,675	19,281	46
5¼–5½	4¾–5	5–5½	5–5½	5¼–5½	47
$4,025,963 20	$3,437,312 74	$2,223,450 64	$951,208 79	$2,666,529 71	48
49,738	159,108	63,735	11,420	66,017	49
22,359	80,876	38,276	6,108	33,436	50
$13,756,272 54	$27,944,595 94	$22,228,398 46	$4,447,091 80	$16,842,102 15	51
$16,056,265 85	$27,296,726 03	$21,873,759 48	$4,834,598 51	$15,326,419 01	52
$3,419 00	$1,651 00	$2,063 00	$3,378 00	$2,553 00	53
5,726	5,707	2,973	1,762	3,759	54
$11,205 00	$11,344 00	$10,060 00	$8,441 00	$10,640 00	55
1,161	3,020	3,073	283	2,592	56
$2,265 00	$1,308 00	$1,150 00	$1,337 00	$1,463 00	57
$5,146,327 63	$4,994,814 78	$3,253,584 96	$1,285,426 76	$3,405,955 01	58
$233,107 38	$370,507 43	$281,898 50	$88,270 40	$263,164 10	59
68,704 30	97,956 37	67,908 41	18,842 00	50,161 06	60
13,209 93	99,878 08	18,134 99	2,630 44	24,274 02	61
10,165 83	11,490 31	8,279 12	2,026 64	7,902 97	62
65,415 47	47,540 53	52,540 04	15,107 55	41,925 87	63
86,849 58	307,810 94	157,134 45	38,037 66	188,895 20	64
6 04	12 21	12 44	8 60	11 65	65

		LYNN	
		LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$363,418 07	$478,172 38
2	Due from banks	3,535,566 27	523,540 66
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,585,337 50	11,073,845 74
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	16,704,958 42	12,691,458 25
7	Bank and fire insurance company stocks, etc.	7,027,596 83	7,472,551 31
8	Federal Funds sold	—	3,450,00 00
9	Real estate loans (conventional)	50,780,719 64	34,482,505 25
10	G.I. loans (in-state)	15,789,057 64	22,636,724 76
11	F.H.A. loans (in-state)	12,232,238 95	32,745,095 63
12	G.I. loans (out-of-state)	3,712,415 93	9,410,615 03
13	F.H.A. loans (out-of-state)	2,352,070 45	9,979,956 24
14	Personal loans	1,708,567 51	1,750,197 27
15	Other loans	2,709,014 36	2,094,649 13
16	Banking premises	756,381 30	1,577,075 44
17	Furniture and fixtures	255,246 04	119,139 26
18	Other real estate owned, etc.	1,626 06	159,616 42
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	62,209 28	43,100 00
21	Mutual Savings Central Fund, Inc.	107,662 94	139,992 05
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	229,703 20	473,720 07
24	Total	**$119,913,791 39**	**$151,301,955 89**
	Liabilities		
25	Ordinary deposits	$85,284,477 34	$85,469,085 91
26	Daily Interest Account deposits	862,688 96	1,439,573 45
27	Special Notice Account deposits	17,495,918 69	42,496,038 83
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,005,798 61	3,874,456 91
30	Club deposits	402,012 00	393,268 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	252,590 56	555,441 79
34	Due to mortgagors	1,479,226 20	841,242 59
35	Mortgagors' payments not applied	691,449 32	1,375,097 10
36	Net interim income	665,599 39	—
37	All other liabilities	90,110 38	142,805 99
38	Guaranty Fund	5,464,500 00	7,304,602 88
39	Percentage to total deposits	5.15	5.46
40	Other surplus accounts	5,219,419 94	7,410,342 44
41	Percentage to total deposits	4.92	5.54
42	Total	**$119,913,791 39**	**$151,301,955 89**
	General Information		
43	Number of deposit accounts October 31, 1969	37,109	46,787
44	Number of deposit accounts opened during period	3,628	5,254
45	Number of deposit accounts closed during period	3,849	5,026
46	Number of accounts October 31, 1970	36,888	47,015
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$5,254,552 95	$6,751,647 59
49	Number of deposits made during period	110,198	171,809
50	Number of withdrawals made during period	63,630	109,691
51	Amount deposited during period	$30,014,491 59	$42,699,071 31
52	Amount withdrawn during period	$29,797,708 79	$43,634,486 84
53	Average amount in each account	$2,864 00	$2,835 00
54	Number of real estate loans October 31	6,282	8,900
55	Average real estate loan	$13,509 00	$12,276 00
56	Number of other loans October 31	2,684	2,480
57	Average other loan	$1,646 00	$1,550 00
58	*Gross income received during period	$7,041,070 51	$8,810,268 53
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$494,127 34	$495,231 40
60	*Bank building occupancy	132,141 88	248,916 79
61	Advertising	71,546 69	88,095 25
62	Contributions, etc.	15,891 21	20,792 04
63	State tax	72,578 03	122,212 69
64	Miscellaneous	287,281 71	272,000 15
65	Total of above costs per $1,000 of deposits	10 16	9 36

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

MALDEN	MARBLE-HEAD	MARL-BOROUGH	MAYNARD	MEDFORD	
MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL-BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	
$934,498 93	$84,496 57	$230,973 31	$203,170 73	$223,344 17	1
450,693 44	870,152 26	60,116 08	433,930 97	452,084 35	2
—	—	—	—	—	3
2,295,798 88	2,250,138 89	1,049,786 72	688,127 06	5,873,470 26	4
—	—	—	—	—	5
21,193,197 74	3,019,093 75	3,449,774 52	2,227,905 08	17,899,938 24	6
6,705,883 54	1,095,921 04	2,219,908 50	981,637 44	315,610 91	7
4,200,000 00	200,000 00	—	—	—	8
54,540,591 54	17,742,630 12	20,639,030 44	16,158,954 85	34,270,343 26	9
9,490,163 07	962,565 72	2,961,204 14	1,518,195 68	4,082,223 65	10
6,628,590 58	171,477 37	3,002,669 02	960,592 29	3,624,441 65	11
3,819,658 19	829,841 21	1,057,522 40	83,447 55	51,397 23	12
8,735,095 67	1,105,326 81	1,346,596 54	137,240 25	474,099 38	13
701,615 01	139,485 98	—	1,038,347 37	132,546 80	14
1,003,158 27	714,128 63	1,248,870 71	906,559 59	1,067,118 24	15
336,634 52	169,667 62	86,916 84	49,232 46	202,322 48	16
226,988 43	9,730 29	94,486 63	27,731 16	179,078 21	17
26,153 87	—	29,415 95	—	—	18
—	—	5,804 44	—	—	19
44,084 05	6,390 28	—	3,913 29	46,560 72	20
126,318 91	17,348 17	33,900 16	11,123 19	52,420 19	21
1 00	1 00	8,774 61	1 00	1 00	22
21,055 04	383 33	14,481 85	19,621 13	339,520 44	23
$121,480,180 68	**$29,388,779 04**	**$37,540,232 86**	**$25,449,731 09**	**$69,286,521 18**	24
$99,444,776 36	$16,352,251 26	$19,374,975 10	$14,312,526 54	$61,391,491 57	25
160,367 92	135,551 49	246,438 13	947,222 27	—	26
1,576,882 30	8,303,477 14	14,431,465 97	6,768,877 49	—	27
—	—	—	—	—	28
2,465,986 97	1,028,041 10	248,700 00	1,058,600 00	—	29
980,659 00	58,540 50	—	—	328,703 00	30
—	—	—	—	—	31
—	—	1,412 08	—	—	32
409,910 42	46,934 87	84,189 59	203,499 46	55,097 00	33
778,042 29	118,685 19	123,822 02	379,788 50	652,760 70	34
4,241,431 46	724,967 61	212,652 10	164,505 85	2,735,253 48	35
355,206 37	—	96,937 85	117,824 64	113,008 51	36
133,095 94	55,470 13	16,152 31	17,473 31	68,716 29	37
5,526,900 00	1,006,741 89	1,713,000 07	714,850 00	2,500,000 00	38
5.28	3.89	4.99	3.10	4.05	39
5,406,921 65	1,558,117 86	990,487 64	764,563 03	1,441,490 63	40
5.17	6.02	2.89	3.31	2.34	41
$121,480,180 68	**$29,388,779 04**	**$37,540,232 86**	**$25,449,731 09**	**$69,286,521 18**	42
45,850	10,060	12,422	9,145	24,708	43
6,237	1,300	2,220	1,869	4,889	44
5,412	952	1,516	1,294	2,889	45
46,675	10,408	13,126	9,720	26,708	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼	47
$4,958,171 42	$1,285,071 65	$1,677,642 44	$1,101,330 60	$2,911,743 59	48
166,021	27,039	41,967	41,257	115,216	49
104,858	17,041	21,843	24,342	60,082	50
$37,380,681 49	$10,104,313 81	$10,557,103 19	$11,600,472 96	$25,547,044 26	51
$36,473,778 48	$9,193,835 34	$9,521,754 54	$9,908,041 54	$22,194,642 84	52
$2,221 00	$2,481 00	$2,613 00	$2,375 00	$2,299 00	53
5,970	1,315	1,942	1,420	3,384	54
$13,939 00	$15,826 00	$14,937 00	$13,280 00	$12,560 00	55
1,556	373	493	1,218	522	56
$1,096 00	$2,289 00	$2,533 00	$1,597 00	$2,298 00	57
$6,794,644 81	$1,753,266 94	$2,248,658 70	$1,489,442 77	$3,973,353 80	58
$541,696 41	$68,492 64	$193,431 94	$104,599 63	$263,610 60	59
138,978 24	32,627 12	43,984 63	12,933 49	53,656 82	60
40,650 47	26,360 78	21,207 47	8,803 43	17,900 83	61
16,420 31	335 00	3,946 72	—	1,350 00	62
58,732 08	20,343 50	25,764 04	11,695 00	55,030 26	63
312,510 25	80,914 79	79,332 81	58,446 92	176,126 30	64
10 70	8 86	10 72	8 51	9 25	65

		MEDWAY	MELROSE
		MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK
	Assets		
1	Cash, checks and items	$70,389 52	$235,283 33
2	Due from banks	64,343 07	646,598 08
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	850,987 05	1,369,618 17
5	State, county and municipal obligations	16,641 28	—
6	Other bonds, notes and debentures	640,559 59	11,305,007 27
7	Bank and fire insurance company stocks, etc.	274,654 93	3,061,983 71
8	Federal Funds sold	160,000 00	300,000 00
9	Real estate loans (conventional)	3,849,382 83	41,782,689 25
10	G.I. loans (in-state)	446,443 30	1,855,145 89
11	F.H.A. loans (in-state)	1,535,278 80	—
12	G.I. loans (out-of-state)	432,939 90	2,587,307 16
13	F.H.A. loans (out-of-state)	506,775 52	2,700,100 73
14	Personal loans	176,704 04	102,255 66
15	Other loans	211,796 78	1,318,713 40
16	Banking premises	44,560 99	166,095 70
17	Furniture and fixtures	12,801 26	37,344 51
18	Other real estate owned, etc.	18,202 11	67,095 78
19	Taxes and insurance paid on mortgaged properties	606 04	—
20	Mortgage acquisition costs	—	628 10
21	Mutual Savings Central Fund, Inc.	5,485 80	53,086 60
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	50 61	45,285 30
24	Total	**$9,318,604 42**	**$67,634,239 64**
	Liabilities		
25	Ordinary deposits	$5,936,038 91	$44,045,726 49
26	Daily Interest Account deposits	86,887 60	916,191 07
27	Special Notice Account deposits	1,749,772 09	14,614,426 18
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	405,500 00	759,519 86
30	Club deposits	47,149 00	102,745 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	68,629 40	268,940 30
34	Due to mortgagors	18,521 47	546,747 64
35	Mortgagors' payments not applied	165,559 10	12,117 15
36	Net interim income	102,208 35	223,971 54
37	All other liabilities	14,446 46	104,751 90
38	Guaranty Fund	319,800 00	2,916,993 19
39	Percentage to total deposits	3.89	4.83
40	Other surplus accounts	404,092 04	3,122,109 32
41	Percentage to total deposits	4.91	5.17
42	Total	**$9,318,604 42**	**$67,634,239 64**
	General Information		
43	Number of deposit accounts October 31, 1969	5,181	21,123
44	Number of deposit accounts opened during period	1,011	2,668
45	Number of deposit accounts closed during period	791	2,499
46	Number of accounts October 31, 1970	5,401	21,292
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$380,765 96	$3,075,854 97
49	Number of deposits made during period	14,368	66,599
50	Number of withdrawals made during period	8,177	38,612
51	Amount deposited during period	$3,736,282 38	$22,248,752 97
52	Amount withdrawn during period	$3,112,306 01	$22,493,147 00
53	Average amount in each account	$1,514 00	$2,834 00
54	Number of real estate loans October 31	671	2,894
55	Average real estate loan	$10,091 00	$16,906 00
56	Number of other loans October 31	303	459
57	Average other loan	$1,282 00	$3,096 00
58	*Gross income received during period	$589,423 39	$4,209,523 05
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$54,512 37	$220,913 73
60	*Bank building occupancy	7,272 90	43,485 39
61	Advertising	2,162 98	13,411 91
62	Contributions, etc.	976 83	200 00
63	State tax	7,000 00	52,715 78
64	Miscellaneous	35,843 32	107,441 00
65	Total of above costs per $1,000 of deposits	13 18	7 25

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	MILTON	
MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	
$16,831 34	$40,122 04	$109,750 72	$64,331 64	$262,111 98	1
119,846 92	106,007 64	125,508 66	188,614 03	643,667 34	2
—	—	—	—	—	3
134,635 43	1,846,658 59	5,953,466 37	944,447 70	3,112,222 39	4
1,975 00	—	45,033 35	—	—	5
1,235,587 07	1,246,247 09	7,884,223 82	1,558,140 48	13,669,543 19	6
66,609 23	167,705 58	940,650 45	590,807 56	450,924 40	7
100,000 00	100,000 00	600,000 00	250,000 00	1,250,000 00	8
1,629,041 52	4,999,795 53	18,814,576 48	8,387,886 57	44,232,974 25	9
92,287 00	158,948 96	2,066,260 87	603,855 78	2,639,926 01	10
—	—	1,813,913 54	8,979 66	2,055,940 31	11
—	—	—	—	—	12
—	715,782 04	—	—	—	13
16,519 44	36,645 97	543,934 77	311,301 68	536,664 53	14
91,380 01	96,169 37	764,756 67	228,677 07	2,449,047 06	15
3,040 16	62,555 05	235,279 56	45,461 63	325,387 99	16
4,577 39	13,174 52	46,685 24	23,515 64	121,195 01	17
—	—	—	—	109,329 41	18
—	—	264 00	7,532 33	1,565 80	19
—	—	—	—	—	20
4,005 82	13,547 58	31,733 90	10,436 74	21,190 48	21
800 00	1 00	1 00	1,926 48	20,846 57	22
4,378 01	3,361 20	143,731 00	6,691 81	3,363 57	23
$3,521,514 34	**$9,606,722 16**	**$40,119,770 40**	**$13,232,606 80**	**$71,905,900 29**	24
$2,341,203 16	$6,637,941 66	$22,973,994 23	$8,339,860 84	$46,227,929 46	25
—	—	—	—	—	26
693,128 30	2,063,475 02	11,438,069 60	2,892,164 64	19,295,490 88	27
—	15,581 38	—	6,360 49	—	28
22,000 00	27,227 00	1,206,472 51	186,900 00	272,596 74	29
153 00	11,510 75	—	193,551 00	101,001 10	30
—	—	—	—	—	31
—	—	—	1,942 49	—	32
2,052 73	39,184 45	77,873 06	39,920 05	5,725 41	33
44,545 46	3,000 00	1,100,085 81	83,794 65	1,172,068 97	34
123,803 33	32,405 16	325,849 99	254,588 08	1,455,628 34	35
11,272 95	—	77,339 07	14,437 95	—	36
1,020 51	10,842 04	95,105 33	2,183 75	82,438 60	37
154,692 00	480,575 00	1,688,100 00	645,611 51	1,553,000 00	38
5.06	5.49	4.74	5.56	2.36	39
127,642 90	284,979 70	1,136,880 80	571,291 35	1,740,020 79	40
4.18	3.25	3.19	4.92	2.64	41
$3,521,514 34	**$9,606,722 16**	**$40,119,770 40**	**$13,232,606 80**	**$71,905,900 29**	42
2,718	5,330	11,868	6,625	18,565	43
223	305	2,388	893	2,933	44
538	473	1,980	613	1,540	45
2,403	5,162	12,276	6,905	19,958	46
5¼–5½	5–5½	5¼–5½	5¼–5½	5¼–5½	47
$138,738 54	$426,092 29	$1,787,632 64	$675,466 62	$3,423,344 24	48
6,335	10,838	48,037	15,681	74,791	49
3,058	5,826	27,001	6,240	43,730	50
$1,176,423 78	$1,839,015 80	$11,715,510 45	$3,509,540 35	$30,713,688 98	51
$872,575 86	$2,110,227 82	$10,758,129 00	$3,159,466 45	$24,624,049 40	52
$1,272 00	$1,694 00	$2,891 00	$1,655 00	$3,297 00	53
288	796	1,954	1,321	2,098	54
$5,977 00	$7,380 00	$11,615 00	$6,814 00	$23,322 00	55
102	99	873	408	798	56
$1,058 00	$1,342 00	$1,499 00	$1,323 00	$3,741 00	57
$199,429 73	$574,073 62	$2,347,872 15	$778,087 58	$4,415,770 49	58
$24,522 46	$40,302 75	$114,688 34	$79,932 35	$244,599 19	59
6,327 86	8,656 90	31,715 21	14,575 63	71,837 44	60
1,721 94	2,716 51	7,627 22	14,725 62	11,848 87	61
147 27	810 00	285 00	1,196 86	4,130 51	62
2,381 99	8,515 09	31,275 51	8,235 59	48,476 35	63
13,941 91	28,577 86	86,855 28	58,348 07	132,631 20	64
16 04	10 24	7 65	15 49	7 81	65

		MONSON	NANTUCKET
		MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$75,054 12	$29,699 16
2	Due from banks	546,552 62	183,132 59
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	100,046 88	429,912 36
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,758,319 56	2,430,161 22
7	Bank and fire insurance company stocks, etc.	377,415 34	386,779 56
8	Federal Funds sold	—	225,000 00
9	Real estate loans (conventional)	7,345,950 53	10,732,864 71
10	G.I. loans (in-state)	—	291,905 84
11	F.H.A. loans (in-state)	312,548 21	113,174 04
12	G.I. loans (out-of-state)	183,688 72	91,688 12
13	F.H.A. loans (out-of-state)	351,502 51	971,164 22
14	Personal loans	770,983 75	316,451 88
15	Other loans	539,161 13	525,649 97
16	Banking premises	181,682 39	91,665 76
17	Furniture and fixtures	42,880 22	39,087 59
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	225 00	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	18,923 37	11,003 51
22	Deposit Insurance Fund	2,969 11	1 00
23	All other assets	46,301 45	41,298 71
24	Total	**$13,654,204 91**	**$16,910,640 24**
	Liabilities		
25	Ordinary deposits	$6,107,227 63	$8,057,421 65
26	Daily Interest Account deposits	—	806,875 93
27	Special Notice Account deposits	5,733,654 30	6,115,275 83
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	331,000 00
30	Club deposits	16 50	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	179,439 90	63,616 92
34	Due to mortgagors	35,565 86	248,431 57
35	Mortgagors' payments not applied	91,475 84	59,248 86
36	Net interim income	60,380 95	62,825 05
37	All other liabilities	13,092 34	43,187 17
38	Guaranty Fund	660,204 87	486,483 38
39	Percentage to total deposits	5.58	3.18
40	Other surplus accounts	773,146 72	636,273 88
41	Percentage to total deposits	6.53	4.16
42	Total	**$13,654,204 91**	**$16,910,640 24**
	General Information		
43	Number of deposit accounts October 31, 1969	4,305	4,670
44	Number of deposit accounts opened during period	694	1,140
45	Number of deposit accounts closed during period	511	785
46	Number of accounts October 31, 1970	4,488	5,025
47	†Last rates of dividends, including extras, paid for year	5–5½	5–5½
48	Amount of all dividends paid during period	$585,397 35	$723,338 31
49	Number of deposits made during period	10,274	14,417
50	Number of withdrawals made during period	5,801	7,944
51	Amount deposited during period	$2,716,884 63	$6,845,504 93
52	Amount withdrawn during period	$2,146,589 70	$6,039,362 12
53	Average amount in each account	$2,638 00	$3,044 00
54	Number ofreal estate loans October 31	1,032	975
55	Average real estate loan	$7,940 00	$12,514 00
56	Number of other loans October 31	1,022	431
57	Average other loan	$1,282 00	$1,954 00
58	*Gross income received during period	$837,824 29	$1,070,517 68
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$78,506 76	$76,486 12
60	*Bank building occupancy	27,159 20	14,608 75
61	Advertising	5,234 07	3,316 00
62	Contributions, etc.	167 00	2,049 19
63	State tax	9,620 71	10,400 00
64	Miscellaneous	41,587 23	45,698 81
65	Total of above costs per $1,000 of deposits	13 70	9 96

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

NATICK	NEW BEDFORD		NEWBURYPORT		
NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	
$305,710 10	$462,760 54	$831,568 09	$44,994 54	$88,073 00	1
792,580 33	674,473 25	251,552 45	471,874 56	250,715 70	2
—	—	—	—	—	3
8,066,766 07	7,392,461 90	21,306,491 87	5,954,922 66	2,175,415 89	4
50,606 60	—	—	1,139,810 86	—	5
1,756,869 11	22,270,236 60	20,907,118 13	10,157,877 06	4,986,210 84	6
2,203,324 74	7,789,285 84	5,653,253 93	2,722,796 89	1,863,089 54	7
500,000 00	500,000 00	600,000 00	400,000 00	100,000 00	8
29,275,308 90	52,296,363 23	115,100,810 58	8,639,296 82	15,718,084 64	9
4,477,674 16	4,304,220 52	7,180,820 49	—	1,521,961 58	10
4,208,171 98	4,628,594 69	3,396,254 20	655,075 91	560,616 53	11
1,159,996 74	14,416,290 48	6,494,526 14	3,105,763 29	—	12
595,020 21	8,804,647 46	1,363,415 41	1,750,820 51	—	13
697,608 94	624,858 93	256,410 91	131,325 62	336,016 58	14
861,608 07	1,056,314 35	2,155,670 43	1,823,746 40	755,679 69	15
236,992 73	605,742 12	605,319 17	216,262 46	230,691 62	16
77,342 80	141,054 16	244,784 73	42,903 64	65,897 46	17
49,445 91	85,746 84	3,530 39	—	10,862 01	18
1,210 59	—	3,298 20	98 92	15,651 41	19
—	7,478 07	45,527 91	—	—	20
30,092 28	113,388 41	151,309 19	32,555 86	28,962 52	21
1 00	35,290 29	1 00	1 00	1 00	22
101,218 93	16,320 14	294,568 45	3,519 62	9,024 49	23
$55,447,550 19	**$126,225,527 82**	**$186,846,231 67**	**$37,293,646 62**	**$28,716,954 50**	24
$34,171,180 33	$76,926,748 84	$130,366,729 37	$20,878,795 95	$19,423,462 13	25
—	1,316,583 00	—	—	428,327 84	26
13,807,015 57	30,499,878 14	34,616,375 77	11,161,716 72	4,841,368 70	27
—	—	—	—	—	28
1,665,845 82	3,695,641 38	3,799,924 58	911,294 19	423,799 34	29
1,996 00	197,230 50	439,327 00	26,895 00	268,978 50	30
—	—	—	—	—	31
—	8,436 60	—	—	—	32
139,372 72	738,588 75	295,791 68	242,441 59	68,308 26	33
681,707 23	751,532 48	3,236,720 39	251,043 16	120,862 21	34
65,303 03	276,488 51	498,459 49	51,067 46	191,802 46	35
—	567,868 62	875,862 69	37,387 44	—	36
48,336 34	33,678 97	69,927 20	36,386 78	33,707 47	37
2,345,036 00	5,579,600 00	8,146,254 66	2,440,363 33	1,505,500 00	38
4.72	4.95	4.81	7.40	5.93	39
2,521,757 15	5,633,252 03	4,500,858 84	1,256,255 00	1,410,837 59	40
5.08	5.00	2.66	3.81	5.56	41
$55,447,550 19	**$126,225,527 82**	**$186,846,231 67**	**$37,293,646 62**	**$28,716,954 50**	42
15,723	37,877	59,739	10,867	10,483	43
3,147	4,972	6,553	1,681	1,311	44
2,578	4,209	5,884	1,603	1,804	45
16,292	38,640	60,408	10,945	9,990	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,459,858 62	$5,757,436 61	$8,630,734 61	$1,650,879 75	$1,229,992 03	48
55,382	110,762	202,291	20,440	32,290	49
29,854	61,638	106,323	11,881	15,786	50
$19,954,165 44	$38,104,734 84	$56,499,949 35	$7,452,714 15	$8,527,561 51	51
$18,974,706 50	$35,366,314 84	$53,388,585 86	$7,274,459 39	$8,005,274 47	52
$3,047 00	$2,910 00	$2,794 00	$3,011 00	$2,513 00	53
3,195	7,481	7,627	1,119	2,301	54
$12,431 00	$11,289 00	$17,508 00	$12,646 00	$7,736 00	55
1,095	1,217	1,001	569	852	56
$1,424 00	$1,381 00	$2,410 00	$3,436 00	$1,281 00	57
$3,291,813 16	$7,335,454 41	$10,864,248 81	$2,153,101 07	$1,718,712 02	58
$246,909 98	$419,684 02	$580,722 58	$117,593 28	$156,297 20	59
24,537 01	137,496 92	169,243 78	24,451 41	42,014 99	60
21,201 36	53,170 35	80,481 99	28,243 22	12,430 14	61
7,231 01	16,500 00	24,264 62	1,600 00	1,300 00	62
13,200 00	117,447 78	47,857 20	45,901 51	22,045 92	63
168,324 83	222,929 59	351,090 74	73,063 09	78,277 92	64
9 70	8 60	7 42	8 83	12 43	65

		NEWTON	
		NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$394,900 58	$325,767 33
2	Due from banks	896,704 68	273,386 92
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	12,321,358 75	10,006,110 12
5	State, county and municipal obligations	345,185 84	—
6	Other bonds, notes and debentures	35,094,299 28	9,540,571 16
7	Bank and fire insurance company stocks, etc.	9,357,645 29	2,609,300 57
8	Federal Funds sold	250,000 00	—
9	Real estate loans (conventional)	107,712,292 90	34,620,257 58
10	G.I. loans (in-state)	16,060,664 91	615,143 79
11	F.H.A. loans (in-state)	11,764,567 08	—
12	G.I. loans (out-of-state)	14,450,745 65	—
13	F.H.A. loans (out-of-state)	24,700,847 98	—
14	Personal loans	2,682,648 01	362,080 40
15	Other loans	3,847,450 28	1,337,583 39
16	Banking premises	1,172,080 46	221,321 43
17	Furniture and fixtures	351,674 55	62,082 92
18	Other real estate owned, etc.	33,598 30	—
19	Taxes and insurance paid on mortgaged properties	205,436 49	—
20	Mortgage acquisition costs	276,659 51	51,106 94
21	Mutual Savings Central Fund, Inc.	128,267 10	26,143 05
22	Deposit Insurance Fund	38,940 99	1 00
23	All other assets	956,500 05	24,280 96
24	Total	**$243,042,468 68**	**$60,075,137 56**
	Liabilities		
25	Ordinary deposits	$143,459,745 87	$34,916,077 38
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	74,251,856 10	18,210,526 46
28	Systematic Savings Account deposits	47,408 06	—
29	Term Deposit Accounts	5,548,193 69	1,562,276 13
30	Club deposits	—	89,930 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	812 85	—
33	Unearned discount	1,291,663 91	54,460 37
34	Due to mortgagors	1,654,576 54	230,559 57
35	Mortgagors' payments not applied	—	13,434 57
36	Net interim income	1,077,880 87	361,625 28
37	All other liabilities	413,394 80	15,991 21
38	Guaranty Fund	7,959,825 00	2,403,000 00
39	Percentage to total deposits	3.56	4.38
40	Other surplus accounts	7,337,110 99	2,217,256 59
41	Percentage to total deposits	3.29	4.05
42	Total	**$243,042,468 68**	**$60,075,137 56**
	General Information		
43	Number of deposit accounts October 31, 1969	79,113	17,656
44	Number of deposit accounts opened during period	15,868	3,078
45	Number of deposit accounts closed during period	19,190	2,786
46	Number of accounts October 31, 1970	75,791	17,948
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$11,090,066 14	$2,711,122 10
49	Number of deposits made during period	330,931	63,287
50	Number of withdrawals made during period	156,881	3043
51	Amount deposited during period	$122,066,388 84	22,315,629 39
52	Amount withdrawn during period	$113,201,434 14	$21,492,345 76
53	Average amount in each account	$2,946 00	$3,047 00
54	Number of real estate loans October 31	9,915	2,141
55	Average real estate loan	$17,619 00	$16,457 00
56	Number of other loans October 31	3,414	790
57	Average other loan	$1,913 00	$2,151 00
58	*Gross income received during period	$14,120,650 38	$3,519,437 96
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$833,036 54	$205,433 93
60	*Bank building occupancy	246,276 15	52,429 81
61	Advertising	131,084 74	16,129 72
62	Contributions, etc.	23,352 01	2,050 00
63	State tax	98,807 17	48,714 37
64	Miscellaneous	443,023 92	103,143 22
65	Total of above costs per $1,000 of deposits	7 95	7 82

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

NORTH ADAMS	NORTHAMPTON			NORTH ATTLEBOROUGH	
NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	
$118,820 26	$79,278 53	$113,668 32	$169,812 91	$154,004 53	1
298,262 21	150,231 89	60,013 12	35,570 61	433,327 18	2
50,000 00	—	—	20,000 00	—	3
175,000 00	972,088 50	1,767,399 39	2,545,852 95	3,906,468 13	4
—	—	—	—	—	5
6,623,047 28	4,080,026 17	3,377,049 31	7,324,966 23	14,608,528 58	6
3,354,516 48	698,527 04	883,896 17	1,329,553 76	3,167,576 29	7
300,000 00	275,000 00	100,000 00	1,050,000 00	1,100,000 00	8
28,591,086 93	12,611,922 48	12,430,885 25	23,613,373 51	31,514,819 02	9
1,846,364 84	1,202,985 82	760,117 66	2,332,861 51	3,862,935 87	10
1,217,397 73	1,180,005 62	226,208 59	2,949,371 30	6,688,159 77	11
4,408,985 38	1,166,515 73	3,369,843 15	2,995,449 17	1,765,874 42	12
3,935,633 14	2,167,227 69	2,336,357 76	1,307,268 63	3,603,758 30	13
1,782,886 02	386,060 21	256,128 89	754,078 29	910,263 11	14
825,739 79	636,592 79	410,770 76	996,227 58	1,288,284 75	15
208,861 09	63,098 09	112,792 76	275,734 79	203,518 59	16
68,854 10	30,881 89	12,089 30	78,147 88	121,783 36	17
3,485 35	14,174 96	1,455 17	73,541 88	8,313 83	18
—	—	—	—	—	19
49,759 25	—	—	8,324 23	—	20
52,163 97	17,512 76	19,944 92	50,704 93	57,096 06	21
1 00	5,968 88	1 00	10,488 96	28,487 70	22
34,227 16	6,803 48	9,965 73	302,710 72	1,523,548 88	23
$53,945,091 98	**$25,744,902 53**	**$26,248,587 25**	**$48,224,039 84**	**$74,946,748 37**	24
$32,269,311 11	$12,464,345 17	$13,027,544 43	$28,830,109 36	$43,724,418 47	25
—	—	184,856 76	1,676,396 72	1,212,074 41	26
13,024,801 49	9,576,101 13	10,056,177 04	9,878,190 56	17,756,540 32	27
92,230 50	—	—	—	20,969 97	28
2,463,129 52	554,360 03	605,874 81	1,541,001 45	2,162,000 00	29
7,286 00	122,928 50	70 00	255,452 25	271,156 00	30
—	—	—	—	—	31
2,651 42	—	—	—	—	32
604,550 07	167,589 59	149,581 76	295,929 71	185,823 45	33
598,000 14	396,813 51	223,197 62	1,025,308 52	907,374 37	34
184,097 81	161,658 89	90,153 69	280,065 18	1,821,685 26	35
290,864 51	68,716 86	206,900 57	216,889 36	8,310 67	36
90,363 83	12,022 72	4,847 87	731,578 43	1,033,833 75	37
2,330,600 00	947,000 00	1,102,950 00	2,107,600 00	2,919,400 00	38
4.87	4.17	4.62	5.00	4.48	39
1,987,205 58	1,273,366 13	596,432 70	1,385,518 30	2,923,161 70	40
4.15	5.61	2.50	3.28	4.49	41
$53,945,091 98	**$25,744,902 53**	**$26,248,587 25**	**$48,224,039 84**	**$74,946,748 37**	42
17,051	9,294	10,932	16,581	20,365	43
2,958	1,295	1,325	2,930	2,439	44
2,822	1,207	1,191	2,375	2,099	45
17,187	9,382	11,066	17,136	20,705	46
5¼–5½	5–5½	5¼–5½	5–5½	5¼–5½	47
$2,404,800 33	$1,137,077 20	$1,447,932 81	$1,963,592 25	$3,204,280 75	48
57,617	26,780	43,846	48,569	67,176	49
34,750	14,832	15,643	27,970	38,595	50
$16,974,671 54	$7,607,333 33	$6,818,812 56	$18,763,817 49	$23,638,568 57	51
$16,248,506 90	$7,632,921 87	$7,145,906 37	$16,558,414 07	$22,308,385 39	52
$2,784 00	$2,408 00	$2,157 00	$2,441 00	$3,133 00	53
3,368	1,740	1,575	2,469	4,532	54
$11,876 00	$10,534 00	$12,142 00	$13,446 00	$10,467 00	55
2,331	774	514	1,155	1,614	56
$1,119 00	$1,321 00	$1,297 00	$1,515 00	$1,362 00	57
$3,377,161 92	$1,577,671 58	$1,479,791 31	$2,778,632 66	$4,307,904 98	58
$247,567 30	$105,475 18	$96,935 52	$164,766 51	$259,305 16	59
27,968 86	16,965 79	18,488 08	30,225 89	42,889 87	60
33,686 46	9,663 07	13,983 16	30,070 68	33,351 98	61
5,800 00	1,000 00	1,351 25	5,110 61	12,378 28	62
39,070 58	21,847 45	24,415 15	32,197 85	60,000 00	63
142,678 90	64,837 50	40,671 54	102,690 10	160,149 21	64
10 38	9 73	8 19	8 71	8 76	65

		NORTH-BRIDGE	NORTH BROOKFIELD
		WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK
	Assets		
1	Cash, checks and items	$181,091 43	$40,027 00
2	Due from banks	585,361 85	57,781 25
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,049,524 46	1,218,166 89
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,502,720 33	912,085 43
7	Bank and fire insurance company stocks, etc.	853,132 48	282,640 89
8	Federal Funds sold	—	260,000 00
9	Real estate loans (conventional)	16,447,877 39	6,373,963 72
10	G.I. loans (in-state)	881,086 99	116,268 52
11	F.H.A. loans (in-state)	—	15,477 65
12	G.I. loans (out-of-state)	417,293 15	—
13	F.H.A. loans (out-of-state)	102,370 37	—
14	Personal loans	13,533 48	2,961 46
15	Other loans	337,007 58	222,684 79
16	Banking premises	—	27,335 69
17	Furniture and fixtures	32,647 45	3,128 45
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	2,012 65	—
20	Mortgage acquisition costs	—	10,270 97
21	Mutual Savings Central Fund, Inc.	23,987 21	6,235 07
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	173,381 13	1,316 76
24	Total	**$25,603,028 95**	**$9,550,345 54**
	Liabilities		
25	Ordinary deposits	$18,707,345 95	$5,806,833 80
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	4,049,344 89	2,389,835 48
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	289,097 67
30	Club deposits	19,133 00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	84,188 94	352 60
34	Due to mortgagors	271,512 78	39,869 88
35	Mortgagors' payments not applied	206,693 46	20,793 23
36	Net interim income	—	43,297 35
37	All other liabilities	32,991 99	7,082 90
38	Guaranty Fund	1,112,899 00	503,654 24
39	Percentage to total deposits	4.89	5.94
40	Other surplus accounts	1,118,918 94	449,528 39
41	Percentage to total deposits	4.91	5.30
42	Total	**$25,603,028 95**	**$9,550,345 54**
	General Information		
43	Number of deposit accounts October 31, 1969	11,075	3,932
44	Number of deposit accounts opened during period	855	549
45	Number of deposit accounts closed during period	632	340
46	Number of accounts October 31, 1970	11,298	4,141
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5–5½
48	Amount of all dividends paid during period	$1,093,952 78	$406,214 79
49	Number of deposits made during period	37,253	8,695
50	Number of withdrawals made during period	17,863	4,434
51	Amount deposited during period	$6,860,565 70	$2,364,131 35
52	Amount withdrawn during period	$6,133,972 79	$2,036,838 65
53	Average amount in each account	$2,014 00	$2,049 00
54	Number of real estate loans October 31	1,707	820
55	Average real estate loan	$10,456 00	$7,933 00
56	Number of other loans October 31	254	145
57	Average other loan	$1,380 00	$1,556 00
58	*Gross income received during period	$1,531,136 97	$551,166 93
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$120,859 84	$44,367 27
60	*Bank building occupancy	24,243 83	7,210 71
61	Advertising	11,316 87	5,325 82
62	Contributions, etc.	2,316 69	1,394 80
63	State tax	19,118 87	6,371 64
64	Miscellaneous	63,878 13	17,786 78
65	Total of above costs per $1,000 of deposits	10 62	9 72

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

NORWELL	ORANGE	PALMER	PEABODY	PITTSFIELD	
SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	
$78,517 59	$29,824 92	$65,224 17	$236,779 77	$456,541 58	1
335,763 14	70,254 34	78,811 15	288,084 96	592,543 09	2
—	—	—	—	—	3
225,000 00	—	1,650,413 01	4,372,089 54	2,198,787 50	4
—	—	218,869 55	—	—	5
2,056,793 24	2,083,781 47	7,228,048 08	11,253,084 62	21,337,981 81	6
579,783 88	632,623 85	1,606,324 41	2,911,487 37	3,472,969 39	7
—	210,000 00	1,700,000 00	—	—	8
6,746,780 01	4,735,820 52	18,222,788 32	39,210,038 24	21,570,303 90	9
12,453 77	180,495 72	1,391,430 77	4,104,947 28	6,896,751 95	10
—	288,597 03	1,242,705 74	2,481,060 23	4,136,382 78	11
—	403,466 79	2,322,838 02	449,318 44	15,920,213 06	12
—	223,356 72	—	1,397,583 84	6,992,653 93	13
92,757 64	80,367 44	381,489 36	864,398 97	1,207,308 62	14
316,516 98	135,010 34	564,718 25	800,123 59	988,550 56	15
11,561 85	24,512 19	150,170 18	357,295 58	1,058,194 86	16
45,939 64	16,952 86	36,041 97	124,362 56	167,344 42	17
534 93	868 52	65,394 94	14,580 56	—	18
—	—	919 00	—	—	19
—	7,980 27	6,842 37	19,581 20	—	20
8,250 83	12,803 56	32,291 20	31,262 51	54,563 96	21
1 00	9,491 46	—	1 00	26,453 19	22
1,243 49	12,412 61	172,004 50	86,610 37	639,964 23	23
$10,511,897 99	**$9,158,620 61**	**$37,137,324 99**	**$69,002,690 63**	**$87,717,508 83**	24
$7,675,830 01	$5,560,616 43	$19,178,361 67	$44,522,293 83	$47,870,512 80	25
—	75,299 10	—	—	—	26
1,729,734 53	2,418,783 89	11,428,110 73	13,169,337 09	24,489,073 23	27
—	—	—	—	—	28
—	150,200 00	905,507 90	2,921,500 00	3,592,938 97	29
18,723 00	65,744 50	—	165,691 00	7,520 00	30
—	—	—	—	—	31
—	—	—	—	25,994 31	32
13,064 55	37,079 18	181,524 36	183,869 34	1,169,272 80	33
110,533 20	40,839 13	540,583 10	1,695,716 44	224,404 84	34
48,211 28	42,942 22	1,053,036 92	706,378 39	1,952,860 56	35
119,297 71	—	197,963 91	169,566 49	—	36
12,932 23	6,668 55	17,148 84	139,984 81	56,431 08	37
536,500 00	445,757 23	1,790,000 00	2,673,500 00	4,280,100 00	38
5.69	5.39	5.68	4.40	5.63	39
247,071 48	314,690 38	1,845,087 56	2,654,853 24	4,048,400 24	40
2.62	3.80	5.86	4.37	5.33	41
$10,511,897 99	**$9,158,620 61**	**$37,137,324 99**	**$69,002,690 63**	**$87,717,508 83**	42
5,020	5,487	10,268	23,159	23,655	43
1,051	525	1,644	3,008	5,008	44
546	310	1,078	3,900	4,301	45
5,525	5,702	10,834	22,267	24,362	46
5–5½	5–5½	5¼–5½	5¼–5½	5¼–5½	47
$434,930 04	$392,291 31	$1,568,474 04	$3,027,560 23	$3,807,365 27	48
16,198	15,149	31,220	88,976	54,700	49
10,298	7,331	12,512	42,237	29,810	50
$3,795,331 37	$2,645,938 99	$8,614,799 50	$22,051,821 34	$25,819,157 71	51
$3,888,175 43	$2,226,169 97	$7,851,640 93	$21,328,845 93	$25,097,612 92	52
$1,700 00	$1,439 00	$2,909 00	$2,722 00	$3,117 00	53
698	636	2,127	2,576	4,851	54
$9,684 00	$9,169 00	$10,898 00	$18,495 00	$11,444,00	55
206	134	741	1,123	1,259	56
$1,987 00	$1,607 00	$1,277 00	$1,482 00	$1,744 00	57
$612,335 86	$533,049 83	$2,261,205 56	$4,234,271 49	$5,173,784 50	58
$55,856 25	$42,019 87	$134,783 90	$323,697 16	$351,263 85	59
17,936 58	10,354 00	35,054 49	88,635 42	111,645 75	60
4,026 84	5,909 23	12,615 10	53,130 04	133,133 43	61
1,053 99	1,024 25	2,722 46	13,690 39	13,458 00	62
7,363 70	5,852 71	27,528 46	49,657 67	80,780 00	63
34,759 73	34,762 29	86,361 63	173,467 11	201,636 12	64
12 86	12 17	9 49	11 59	11 74	65

		PITTSFIELD	PLYMOUTH
		CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK
	Assets		
1	Cash, checks and items	$442,538 09	$50,214 56
2	Due from banks	258,991 46	172,267 15
3	Chapter 168, s. 51A	2,500 00	—
4	U. S. Government obligations, direct and fully guaranteed	—	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	14,028,974 84	4,418,568 10
7	Bank and fire insurance company stocks, etc.	2,311,544 89	725,827 61
8	Federal Funds sold	1,200,000 00	350,000 00
9	Real estate loans (conventional)	28,306,531 74	12,250,784 78
10	G.I. loans (in-state)	2,401,520 99	161,796 85
11	F.H.A. loans (in-state)	1,267,448 08	—
12	G.I. loans (out-of-state)	8,943,717 36	860,978 49
13	F.H.A. loans (out-of-state)	17,320,750 55	774,921 14
14	Personal loans	3,115,492 75	412,825 21
15	Other loans	3,839,182 94	362,500 79
16	Banking premises	658,203 25	97,261 63
17	Furniture and fixtures	209,509 38	35,435 92
18	Other real estate owned, etc.	70,716 57	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	52,701 61	14,602 28
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	601,112 07	6,701 37
24	Total	**$85,031,437 57**	**$20,694,686 88**
	Liabilities		
25	Ordinary deposits	$43,121,447 36	$10,502,696 98
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	29,224,329 44	8,000,402 98
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,324,500 00	—
30	Club deposits	161,948 56	34,763 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	1,452,122 01	130,533 29
34	Due to mortgagors	579,477 00	375,423 00
35	Mortgagors' payments not applied	638,267 18	96,182 50
36	Net interim income	—	88,637 14
37	All other liabilities	227,179 21	301,807 32
38	Guaranty Fund	3,260,422 21	657,017 89
39	Percentage to total deposits	4.30	3.54
40	Other surplus accounts	3,041,744 60	507,222 78
41	Percentage to total deposits	4.01	2.74
42	Total	**$85,031,437 57**	**$20,694,686 88**
	General Information		
43	Number of deposit accounts October 31, 1969	31,344	6,896
44	Number of deposit accounts opened during period	5,945	1,087
45	Number of deposit accounts closed during period	5,074	674
46	Number of accounts October 31, 1970	32,215	7,309
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$3,831,838 03	$883,866 44
49	Number of deposits made during period	116,548	20,097
50	Number of withdrawals made during period	71,707	11,047
51	Amount deposited during period	$27,791,722 47	$6,220,683 07
52	Amount withdrawn during period	$26,841,043 80	$4,597,659 24
53	Average amount in each account	$2,349 00	$2,532 00
54	Number of real estate loans October 31	3,928	1,275
55	Average real estate loan	$14,827 00	$11,018 00
56	Number of other loans October 31	4,370	526
57	Average other loan	$1,591 00	$1,474 00
58	*Gross income received during period	$5,172,826 97	$1,206,946 70
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$422,614 81	$85,972 86
60	*Bank building occupancy	97,507 86	20,104 80
61	Advertising	81,398 08	13,216 44
62	Contributions, etc.	11,960 00	3,262 24
63	State tax	80,070 09	9,663 14
64	Miscellaneous	243,707 27	47,019 75
65	Total of above costs per $1,000 of deposits	12 39	9 69

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

PLYMOUTH	PROVINCE-TOWN	QUINCY	RANDOLPH	READING	
PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	READING SAVINGS BANK	
$188,912 14	$107,701 03	$845,980 09	$200,511 08	$107,217 89	1
1,099,052 31	408,886 54	609,704 06	449,576 18	222,992 66	2
—	—	—	—	—	3
3,265,350 73	3,737,039 87	14,239,728 92	674,243 78	1,058,144 82	4
—	—	507,682 17	—	—	5
1,225,083 65	230,419 52	14,912,222 64	5,608,449 77	3,278,447 47	6
1,201,117 60	895,568 66	2,180,777 29	921,975 31	658,845 23	7
—	100,000 00	—	100,000 00	—	8
26,018,829 46	9,305,894 22	74,025,558 07	22,252,150 40	13,453,090 14	9
2,113,428 45	—	1,003,104 48	197,326 70	1,705,299 83	10
1,376,034 27	—	2,770,590 49	—	1,670,478 20	11
203,138 56	521,279 20	351,461 42	231,743 85	320,959 67	12
1,204,796 34	638,731 03	737,919 16	161,975 26	367,328 58	13
876,194 06	120,142 86	838,961 95	531,001 73	364,924 33	14
1,044,598 49	322,498 41	2,321,803 99	675,795 25	1,058,023 61	15
244,457 50	193,550 30	494,582 54	184,891 35	140,110 12	16
94,532 05	44,048 29	282,968 13	41,469 58	63,463 02	17
—	—	—	—	—	18
—	8,176 86	6,339 23	—	—	19
—	—	—	—	—	20
24,634 86	9,457 02	88,239 04	17,936 58	13,579 12	21
8,737 29	1 00	1 00	1 00	7,283 39	22
101,485 90	21,614 22	45,211 47	6,789 76	47,632 61	23
$40,290,383 66	**$16,665,009 03**	**$116,262,836 14**	**$32,255,837 58**	**$24,537,820 69**	24
$24,251,144 17	$13,680,740 88	$75,930,933 57	$29,552,223 15	$17,749,457 22	25
—	—	—	—	—	26
11,142,966 69	411,288 91	24,409,833 00	—	4,318,824 75	27
—	—	—	—	—	28
882,751 64	719,626 29	3,222,073 74	—	—	29
130,402 50	80,858 00	73,461 50	122,504 50	67,923 00	30
—	—	—	300,000 00	—	31
—	—	—	—	—	32
169,213 89	73,565 57	161,397 22	81,542 81	53,079 65	33
972,940 07	46,908 88	1,599,292 87	252,264 81	470,875 51	34
275,806 66	21,154 77	513,454 73	206,739 69	43,576 06	35
128,594 76	82,047 19	524,165 92	170,661 68	225,894 72	36
32,623 38	11,041 88	493,512 80	28,281 68	104,848 68	37
1,383,600 00	582,711 97	4,662,273 37	1,052,404 38	775,500 00	38
3.80	3.91	4.50	3.55	3.50	39
920,339 90	955,064 69	4,672,437 42	489,214 88	727,841 10	40
2.53	6.41	4.51	1.65	3.29	41
$40,290,383 66	**$16,665,009 03**	**$116,262,836 14**	**$32,255,837 58**	**$24,537,820 69**	42
17,887	4,684	36,960	17,366	13,752	43
3,582	879	5,740	3,284	1,679	44
2,608	709	4,380	1,839	1,420	45
18,861	4,854	38,320	18,811	14,011	46
5¼–5½	5¼	5¼–5½	5¼	5–5½	47
$1,736,155 99	$721,934 35	$5,020,999 21	$1,401,747 90	$1,008,315 21	48
69,004	15,021	137,252	66,893	47,182	49
40,769	11,516	72,064	33,428	25,845	50
$17,657,966 00	$5,847,888 54	$38,422,986 39	$13,854,417 17	$10,035,822 02	51
$14,733,537 84	$5,586,939 18	$34,061,821 11	$11,450,274 39	$8,638,315 54	52
$1,917 00	$3,051 00	$2,703 00	$1,571 00	$1,574 00	53
2,699	690	4,928	1,932	1,431	54
$11,455 00	$15,168 00	$16,008 00	$11,824 00	$12,241 00	55
1,165	249	1,742	1,060	815	56
$1,649 00	$1,778 00	$1,814 00	$1,138 00	$1,746 00	57
$2,508,458 52	$1,022,867 85	$6,803,299 16	$1,873,544 52	$1,396,297 20	58
$187,778 76	$52,050 71	$539,230 56	$151,792 90	$117,404 39	59
39,789 10	21,955 21	121,450 61	27,108 84	27,651 14	60
12,431 79	4,926 87	68,913 02	6,380 34	13,655 61	61
3,555 76	420 00	13,725 91	330 00	2,322 29	62
32,957 13	14,596 85	78,539 81	27,465 48	16,113 95	63
123,363 33	41,356 73	246,230 71	90,697 65	62,716 74	64
11 02	9 13	10 31	10 28	10 87	65

		ROCKLAND	ROCKPORT
		ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK
	Assets		
1	Cash, checks and items	$178,713 74	$53,206 48
2	Due from banks	385,990 69	303,036 50
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	—	284,838 34
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	6,176,752 35	1,049,251 48
7	Bank and fire insurance company stocks, etc.	1,121,534 08	204,985 28
8	Federal Funds sold	300,000 00	—
9	Real estate loans (conventional)	10,385,628 65	5,368,465 63
10	G.I. loans (in-state)	1,170,862 46	66,211 51
11	F.H.A. loans (in-state)	613,108 82	—
12	G.I. loans (out-of-state)	418,615 73	—
13	F.H.A. loans (out-of-state)	657,190 63	—
14	Personal loans	75,870 98	137,476 70
15	Other loans	247,418 12	414,453 37
16	Banking premises	165,860 28	215,580 74
17	Furniture and fixtures	41,896 14	11,308 14
18	Other real estate owned, etc.	7,411 84	—
19	Taxes and insurance paid on mortgaged properties	61 00	2,654 93
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	24,095 03	5,420 71
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	12,689 01	4,695 46
24	Total	**$21,983,700 55**	**$8,121,586 27**
	Liabilities		
25	Ordinary deposits	$13,410,543 48	$5,421,660 51
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	5,992,176 06	1,948,028 54
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	468,695 94	—
30	Club deposits	42,581 00	43,894 75
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	16,486 74	13,834 26
34	Due to mortgagors	279,110 81	98,673 91
35	Mortgagors' payments not applied	159,090 93	52,210 37
36	Net interim income	90,444 80	23,825 80
37	All other liabilities	32,061 93	12,679 77
38	Guaranty Fund	965,978 00	260,483 00
39	Percentage to total deposits	4.85	3.51
40	Other surplus accounts	526,530 86	246,295 36
41	Percentage to total deposits	2.64	3.32
42	Total	**$21,983,700 55**	**$8,121,586 27**
	General Information		
43	Number of deposit accounts October 31, 1969	11,463	3,216
44	Number of deposit accounts opened during period	1,406	372
45	Number of deposit accounts closed during period	1,273	283
46	Number of accounts October 31, 1970	11,596	3,305
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5–5½
48	Amount of all dividends paid during period	$1,012,121 75	$330,791 33
49	Number of deposits made during period	28,690	10,648
50	Number of withdrawals made during period	16,741	6,358
51	Amount deposited during period	$7,068,262 50	$2,869,071 74
52	Amount withdrawn during period	$6,849,685 54	$2,598,346 71
53	Average amount in each account	$1,713 00	$2,221 00
54	Number of real estate loans October 31	1,263	521
55	Average real estate loan	$10,487 00	$10,431 00
56	Number of other loans October 31	294	335
57	Average other loan	$1,100 00	$1,648 00
58	*Gross income received during period	$1,266,142 34	$452,801 08
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$126,889 91	$48,907 62
60	*Bank building occupancy	19,185 55	14,605 35
61	Advertising	10,454 38	9,709 95
62	Contributions, etc.	574 00	825 66
63	State tax	16,940 29	4,852 58
64	Miscellaneous	76,249 07	22,426 15
65	Total of above costs per $1,000 of deposits	12 60	13 75

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

SALEM		SHELBURNE	SOMERVILLE		
SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	
$387,451 43	$811,226 77	$58,937 20	$106,536 56	$112,212 34	1
125,339 30	1,275,021 63	70,857 66	388,935 51	372,584 90	2
—	238,434 98	—	—	—	3
11,971,148 17	4,359,240 63	300,000 00	—	597,750 00	4
—	—	50,824 77	—	—	5
10,851,281 39	27,217,696 72	1,334,148 26	3,039,995 10	9,064,972 56	6
5,379,454 72	8,409,457 77	634,752 86	1,178,043 85	2,574,564 38	7
3,400,000 00	725,000 00	250,000 00	550,000 00	400,000 00	8
63,288,772 51	79,628,056 25	5,215,737 56	12,861,232 52	12,543,782 10	9
3,630,408 70	21,092,629 76	248,070 32	1,783,406 07	1,791,813 41	10
2,223,780 82	17,292,233 72	36,574 84	36,092 73	1,524,090 23	11
—	4,303,841 69	317,007 25	—	1,438,064 31	12
—	5,914,151 15	1,018,571 74	—	5,127,427 26	13
2,766,795 64	2,154,375 94	54,097 13	77,948 89	76,729 51	14
1,835,265 47	2,053,120 54	291,856 77	328,983 03	256,876 21	15
302,078 14	267,128 19	53,281 03	78,304 23	386,378 00	16
216,061 57	314,615 21	13,767 71	33,681 26	98,727 25	17
—	15,346 11	901 71	—	—	18
—	—	—	199 00	—	19
31,858 78	196,617 86	—	25,713 15	485 65	20
100,671 89	105,082 27	9,985 73	11,314 95	44,813 20	21
1 00	41,277 66	1 00	1 00	32,683 56	22
237,039 86	297,338 69	765 00	16,636 74	5,346 87	23
$106,747,409 39	**$176,711,893 54**	**$9,960,138 54**	**$20,517,024 59**	**$36,449,301 74**	24
$88,383,194 83	$97,776,284 86	$6,428,584 73	$14,240,275 93	$24,644,680 70	25
—	—	—	—	—	26
—	50,765,705 46	2,361,151 52	3,578,696 80	6,876,639 65	27
—	—	—	—	—	28
3,993,118 28	9,627,446 56	352,185 98	—	886,337 83	29
214,754 50	362,330 00	37,434 00	159,994 00	259,165 00	30
—	—	—	—	—	31
—	—	—	—	—	32
400,543 10	604,473 84	61,010 75	33,909 11	127,737 36	33
1,321,080 99	3,858,308 96	78,945 69	63,090 19	188,240 19	34
425,507 57	132,126 88	25,425 48	657,555 68	91,063 13	35
224,078 61	—	—	67,630 33	—	36
76,229 14	636,443 08	662 86	19,294 85	46,154 75	37
4,677,000 00	6,562,408 56	390,800 00	768,571 59	1,830,000 00	38
5.05	4.14	4.26	4.27	5.60	39
7,031,902 37	6,386,365 34	223,937 53	928,006 11	1,499,283 13	40
7.60	4.03	2.44	5.16	4.59	41
$106,747,409 39	**$176,711,893 54**	**$9,960,138 54**	**$20,517,024 59**	**$36,449,301 74**	42
24,956	47,663	5,051	8,262	9,838	43
4,904	7,964	408	980	1,878	44
2,992	7,223	368	792	1,560	45
26,868	48,404	5,091	8,450	10,156	46
5¼	5¼–5½	5–5½	5¼–5½	5¼–5½	47
$4,748,965 98	$8,182,027 56	$440,130 61	$870,046 16	$1,892,084 60	48
96,523	183,017	12,937	23,041	26,243	49
45,884	84,490	5,892	12,749	14,716	50
$30,520,060 18	$69,364,848 58	$2,571,074 62	$4,968,218 07	$8,821,914 63	51
$27,657,464 29	$67,973,456 93	$2,242,345 82	$4,864,605 79	$8,891,236 58	52
$3,430 00	$3,268 00	$1,796 00	$2,109 00	$3,169 00	53
4,706	7,865	874	1,093	1,312	54
$14,693 00	$16,303 00	$7,821 00	$13,432 00	$17,092 00	55
3,136	2,338	291	303	218	56
$1,467 00	$1,799 00	$1,189 00	$1,343 00	$1,530 00	57
$6,217,928 21	$10,650,735 78	$580,552 97	$1,278,423 59	$2,241,431 27	58
$406,935 54	$568,512 69	$56,014 90	$106,454 59	$169,710 43	59
103,213 11	129,867 72	9,883 43	31,093 78	64,231 47	60
52,607 64	85,767 72	3,080 29	5,704 59	18,893 25	61
9,675 00	10,325 00	1,150 69	645 00	5,935 46	62
85,942 61	129,298 60	8,464 53	14,362 68	37,894 87	63
267,374 35	358,462 83	18,587 32	67,518 60	83,225 62	64
10 02	8 11	10 63	12 67	11 72	65

		SOUTH-BRIDGE	SPENCER
		SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK
	Assets		
1	Cash, checks and items	$159,895 91	$47,725 02
2	Due from banks	99,228 70	(16,582 28)
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	3,630,266 15	199,564 20
5	State, county and municipal obligations	25,000 00	55,024 12
6	Other bonds, notes and debentures	4,270,516 29	3,086,141 08
7	Bank and fire insurance company stocks, etc.	787,790 27	1,214,214 54
8	Federal Funds sold	500,000 00	—
9	Real estate loans (conventional)	21,837,103 67	10,638,947 93
10	G.I. loans (in-state)	1,107,162 35	—
11	F.H.A. loans (in-state)	—	301,764 67
12	G.I. loans (out-of-state)	1,809,647 86	—
13	F.H.A. loans (out-of-state)	1,016,985 67	—
14	Personal loans	430,100 05	—
15	Other loans	584,229 29	404,211 56
16	Banking premises	135,361 52	42,021 54
17	Furniture and fixtures	50,548 04	18,002 46
18	Other real estate owned, etc.	49,331 22	4,016 51
19	Taxes and insurance paid on mortgaged properties	—	825 40
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	31,730 79	9,376 40
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	2,754 20	8,397 28
24	Total	**$36,527,652 98**	**$16,013,651 43**
	Liabilities		
25	Ordinary deposits	$32,881,513 43	$14,435,050 48
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	—	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	—
30	Club deposits	69,140 50	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	75,352 17	22,446 15
34	Due to mortgagors	128,086 33	186,252 64
35	Mortgagors' payments not applied	131,654 82	84,745 11
36	Net interim income	—	—
37	All other liabilities	21,795 60	2,703 73
38	Guaranty Fund	1,586,900 00	814,446 12
39	Percentage to total deposits	4.82	5.64
40	Other surplus accounts	1,633,210 13	468,007 20
41	Percentage to total deposits	4.96	3.24
42	Total	**$36,527,652 98**	**$16,013,651 43**
	General Information		
43	Number of deposit accounts October 31, 1969	10,240	6,576
44	Number of deposit accounts opened during period	1,155	824
45	Number of deposit accounts closed during period	989	593
46	Number of accounts October 31, 1970	10,406	6,807
47	†Last rates of dividends, including extras, paid for year	5¼	5¼
48	Amount of all dividends paid during period	$1,611,797 79	$710,884 07
49	Number of deposits made during period	35,098	16,364
50	Number of withdrawals made during period	18,921	8,919
51	Amount deposited during period	$9,305,073 13	$4,219,846 54
52	Amount withdrawn during period	$8,357,785 16	$4,062,516 80
53	Average amount in each account	$3,159 00	$2,113 00
54	Number of real estate loans October 31	2,185	1,371
55	Average real estate loan	$11,794 00	$7,980 00
56	Number of other loans October 31	598	241
57	Average other loan	$1,696 00	$1,677 00
58	*Gross income received during period	$2,077,604 56	$933,136 82
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$124,233 11	$55,137 66
60	*Bank building occupancy	23,886 13	11,498 61
61	Advertising	10,812 94	4,682 86
62	Contributions, etc.	2,875 00	—
63	State tax	41,296 02	9,865 61
64	Miscellaneous	71,845 42	31,429 57
65	Total of above costs per $1,000 of deposits	8 36	7 80

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

SPRINGFIELD			STONEHAM	TAUNTON	
HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	
$142,599 94	$420,742 04	$1,210,128 43	$223,445 74	$196,251 40	1
772,502 23	130,811 35	18,386 91	683,751 40	369,231 15	2
—	170,000 00	1,005,000 00	—	42,848 76	3
3,401,011 64	4,054,614 35	8,077,972 55	1,613,709 32	6,340,170 25	4
—	—	—	—	—	5
6,064,933 41	17,415,197 72	42,413,972 29	2,893,792 90	4,957,474 37	6
2,586,458 82	2,960,126 34	25,791,731 15	1,576,882 43	2,236,777 31	7
—	—	2,500,000 00	—	1,150,000 00	8
18,223,810 43	47,842,977 84	78,778,030 41	20,237,479 38	21,360,337 86	9
3,020,601 60	8,778,054 29	29,969,619 46	1,613,854 99	4,112,190 59	10
2,143,319 73	6,552,759 23	40,646,244 22	1,800,117 23	3,279,627 31	11
5,396,382 63	11,714,246 44	43,147,652 65	—	95,973 77	12
6,954,214 73	9,324,035 37	53,745,588 10	—	666,068 62	13
721,612 74	934,307 18	4,527,422 46	153,321 98	416,108 54	14
1,764,115 52	1,695,895 46	8,435,226 85	1,173,031 31	747,374 70	15
351,231 70	595,572 09	2,126,541 13	191,304 14	514,308 88	16
23,349 77	137,179 42	787,170 97	54,999 06	86,150 76	17
9,844 41	23,859 19	82,296 42	—	20,128 58	18
—	61 00	—	—	1,508 21	19
—	—	12,178 25	—	—	20
47,367 31	105,448 62	262,518 08	15,629 62	40,219 03	21
15,335 00	1 00	102,548 97	1 00	1 00	22
77,072 26	320,514 40	156,100 72	25,832 75	212,828 59	23
$51,715,763 87	**$113,176,403 33**	**$343,796,330 02**	**$32,257,153 25**	**$46,845,579 68**	24
$26,209,073 21	$65,140,357 24	$176,881,973 05	$17,171,001 01	$30,162,684 58	25
—	—	—	132,424 85	—	26
18,641,577 10	31,932,466 63	111,913,765 69	10,744,421 83	9,737,462 03	27
—	39,642 50	—	—	—	28
1,932,885 49	3,239,977 41	10,329,142 56	875,304 30	1,437,712 81	29
13,179 50	12,007 00	350,885 00	59,926 00	284,200 00	30
—	—	—	—	—	31
—	—	—	—	184,032 31	32
416,446 27	428,525 86	3,625,633 15	57,474 34	79,117 68	33
444,030 00	721,403 42	3,231,463 30	451,286 06	618,705 52	34
87,725 53	963,474 01	6,017,287 80	154,947 77	1,051,057 75	35
—	275,827 17	1,548,136 39	5,266 01	—	36
65,472 60	2,718,702 98	1,017,141 07	42,076 85	191,855 26	37
2,381,500 00	4,933,525 00	13,522,102 00	1,248,050 00	1,834,600 00	38
5.09	4.92	4.52	4.31	4.41	39
1,523,874 17	2,770,494 11	15,358,800 01	1,314,974 23	1,264,151 74	40
3.26	2.76	5.13	4.54	3.04	41
$51,715,763 87	**$113,176,403 33**	**$343,796,330 02**	**$32,257,153 25**	**$46,845,579 68**	42
10,693	33,374	122,351	10,948	16,443	43
1,719	5,363	22,915	1,568	2,130	44
1,651	4,453	17,165	1,253	2,040	45
10,761	34,284	128,101	11,263	16,533	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,384,710 97	$5,091,538 69	$14,851,620 15	$1,428,675 71	$2,083,341 98	48
18,577	102,852	555,326	34,078	52,479	49
9,650	46,569	259,000	20,947	26,203	50
$13,468,610 53	$28,618,750 13	$113,806,480 33	$11,038,204 94	$14,433,885 75	51
$14,222,379 75	$30,385,873 20	$106,415,425 66	$10,125,598 33	$13,090,365 80	52
$4,348 00	$2,927 00	$2,331 00	$2,568 00	$2,500 00	53
3,195	7,281	19,338	1,795	2,866	54
$11,186 00	$11,566 00	$12,736 00	$13,176 00	$10,298 00	55
1,406	1,755	8,249	839	789	56
$1,768 00	$1,499 00	$1,571 00	$1,581 00	$1,475 00	57
$3,007,311 69	$6,502,365 74	$19,503,579 66	$1,881,761 24	$2,661,810 10	58
$170,045 71	$439,812 66	$1,028,475 39	$133,185 98	$196,148 92	59
42,791 06	85,441 58	311,226 66	33,906 24	57,385 48	60
29,720 01	68,638 67	139,400 29	7,541 39	21,092 04	61
4,914 00	23,537 30	59,342 08	1,699 00	5,782 56	62
22,806 02	42,375 64	316,390 14	20,935 75	35,744 08	63
98,923 15	239,301 16	698,485 60	76,081 81	111,925 70	64
7 89	8 95	8 54	9 45	10 36	65

		TAUNTON	UXBRIDGE
		TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK
	Assets		
1	Cash, checks and items	$166,557 10	$79,298 25
2	Due from banks	202,643 34	135,270 85
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	3,797,218 24	99,966 67
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,483,177 46	6,051,298 81
7	Bank and fire insurance company stocks, etc.	306,230 00	1,454,603 07
8	Federal Funds sold	550,000 00	150,000 00
9	Real estate loans (conventional)	19,457,911 56	10,198,933 24
10	G.I. loans (in-state)	1,278,135 68	355,313 49
11	F.H.A. loans (in-state)	212,271 53	—
12	G.I. loans (out-of-state)	—	85,134 51
13	F.H.A. loans (out-of-state)	403,907 39	1,603,213 85
14	Personal loans	299,379 35	66,472 43
15	Other loans	730,777 93	341,710 88
16	Banking premises	102,831 11	62,316 94
17	Furniture and fixtures	73,260 69	22,579 72
18	Other real estate owned, etc.	10,848 83	—
19	Taxes and insurance paid on mortgaged properties	11,800 26	—
20	Mortgage acquisition costs	—	5,419 70
21	Mutual Savings Central Fund, Inc.	37,495 01	21,229 35
22	Deposit Insurance Fund	21,096 48	1 00
23	All other assets	4,260 22	10,732 44
24	Total	**$31,149,802 18**	**$20,743,495 20**
	Liabilities		
25	Ordinary deposits	$21,206,822 22	$12,805,557 13
26	Daily Interest Account deposits	—	15,420 16
27	Special Notice Account deposits	6,984,949 32	5,151,547 86
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	338,842 31	448,271 46
30	Club deposits	208,672 50	48,138 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	124,821 63	89,631 71
34	Due to mortgagors	365,390 08	101,754 59
35	Mortgagors' payments not applied	—	77,784 54
36	Net interim income	—	122,680 37
37	All other liabilities	22,161 10	10,577 52
38	Guaranty Fund	1,385,767 63	1,060,300 00
39	Percentage to total deposits	4.82	5.74
40	Other surplus accounts	512,375 39	811,831 86
41	Percentage to total deposits	1.78	4.40
42	Total	**$31,149,802 18**	**$20,743,495 20**
	General Information		
43	Number of deposit accounts October 31, 1969	12,850	7,433
44	Number of deposit accounts opened during period	1,586	807
45	Number of deposit accounts closed during period	648	741
46	Number of accounts October 31, 1970	13,788	7,499
47	†Last rates of dividends, including extras, paid for year	5–5½	5–5½
48	Amount of all dividends paid during period	$1,361,056 61	$904,581 29
49	Number of deposits made during period	39,832	20,711
50	Number of withdrawals made during period	22,341	9,944
51	Amount deposited during period	$8,724,088 69	$4,703,736 35
52	Amount withdrawn during period	$7,812,403 49	$4,549,074 27
53	Average amount in each account	$2,059 00	$2,456 00
54	Number of real estate loans October 31	2,025	1,512
55	Average real estate loan	$10,544 00	$8,097 00
56	Number of other loans October 31	646	317
57	Average other loan	$1,595 00	$1,288 00
58	*Gross income received during period	$1,781,045 97	$1,196,417 14
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$162,021 20	$90,005 48
60	*Bank building occupancy	24,079 07	17,714 00
61	Advertising	21,678 44	5,338 03
62	Contributions, etc.	4,598 08	1,548 06
63	State tax	23,583 71	17,402 90
64	Miscellaneous	105,866 52	44,835 15
65	Total of above costs per $1,000 of deposits	11 98	9 60

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WAKEFIELD	WALTHAM	WARE	WAREHAM	WARREN	
WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	
$151,952 21	$353,143 85	$46,606 83	$211,525 02	$31,101 39	1
311,833 37	577,907 91	811,289 00	630,313 32	230,508 36	2
12,407 79	—	100,000 00	—	—	3
4,230,099 75	4,578,261 04	841,708 38	2,045,200 00	400,344 39	4
—	24,999 86	—	—	—	5
5,049,834 68	15,548,240 60	9,712,840 94	12,986,990 56	1,108,544 48	6
4,216,064 56	2,109,786 08	4,607,546 48	1,873,738 17	298,338 33	7
—	100,000 00	1,100,000 00	—	—	8
26,718,702 37	44,670,823 71	52,003,160 78	40,255,919 47	5,111,852 26	9
2,675,375 95	2,377,406 41	1,499,214 48	2,591,061 26	62,601 86	10
1,858,263 24	2,073,328 60	1,767,813 80	—	46,850 00	11
1,737,374 65	2,308,271 88	1,065,330 16	1,668,968 10	—	12
1,498,748 81	3,209,196 30	2,244,511 51	1,304,018 28	—	13
—	748,607 08	105,097 63	493,461 58	153,364 49	14
620,994 36	1,032,662 35	1,000,267 01	1,935,367 92	272,819 58	15
368,240 65	201,673 03	191,576 80	428,112 53	43,066 84	16
81,212 22	90,525 82	61,771 61	215,682 46	7,105 09	17
12,523 69	35,260 11	91,522 10	1,206 54	—	18
5,086 17	—	—	3,978 65	1,275 11	19
26,352 72	45,409 36	271,104 90	156 20	1,337 81	20
31,277 22	54,769 81	58,299 43	28,551 92	7,332 94	21
11,426 28	1 00	1 00	1 00	1 00	22
8,196 84	441,746 40	174,242 49	97,513 20	1,816 88	23
$49,625,967 53	**$80,582,021 20**	**$77,753,905 33**	**$66,771,766 18**	**$7,778,260 81**	24
$29,690,453 29	$53,058,188 19	$25,391,092 73	$37,644,492 96	$3,952,355 43	25
—	—	—	—	—	26
14,789,094 86	18,395,120 89	36,098,887 76	18,710,343 96	2,532,416 04	27
—	—	—	43,545 38	—	28
—	1,948,400 00	4,407,198 68	3,766,819 42	148,588 01	29
94,576 00	91,198 00	46,583 00	43,110 91	63,223 50	30
—	—	—	—	—	31
—	7,146 83	—	746 96	—	32
137,947 76	307,103 74	119,269 01	160,468 38	49,234 66	33
148,498 93	378,728 73	237,202 15	833,583 83	72,017 85	34
317,038 17	129,632 78	3,763,481 85	435,280 31	264,137 25	35
—	—	408,683 58	314,183 04	35,228 96	36
75,183 81	86,275 70	2,267 98	54,339 82	12,413 34	37
2,058,000 00	3,288,200 00	3,113,800 00	2,406,800 00	349,000 00	38
4.62	4.47	4.72	4.00	5.21	39
2,315,174 71	2,892,026 34	4,165,438 59	2,358,051 21	299,645 77	40
5.19	3.94	6.32	3.92	4.47	41
$49,625,967 53	**$80,582,021 20**	**$77,753,905 33**	**$66,771,766 18**	**$7,778,260 81**	42
15,840	25,201	15,067	18,591	3,188	43
2,198	4,438	2,007	2,811	529	44
2,099	2,962	1,877	1,733	356	45
15,939	26,677	15,197	19,669	3,361	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,215,430 56	$3,822,683 74	$3,478,260 08	$2,968,319 15	$323,849 41	48
57,472	83,851	32,300	48,258	8,878	49
32,118	46,476	15,178	29,448	5,585	50
$16,525,480 03	$29,176,019 85	$15,376,899 03	$23,779,426 98	$1,996,113 00	51
$15,392,383 62	$26,096,294 11	$18,245,839 39	$20,310,393 26	$1,903,058 34	52
$2,791 00	$2,736 00	$4,334 00	$3,059 00	$1,974 00	53
2,364	3,565	4,167	3,752	575	54
$14,589 00	$15,327 00	$14,058 00	$12,212 00	$9,080 00	55
316	1,237	466	832	278	56
$1,965 00	$1,440 00	$2,372 00	$2,919 00	$1,533 00	57
$2,912,714 32	$5,027,130 50	$4,868,127 77	$4,125,060 92	$450,616 56	58
$137,128 67	$293,881 28	$231,139 25	$286,910 16	$39,811 85	59
50,629 47	64,032 01	44,194 45	64,110 93	7,383 17	60
7,420 19	17,483 30	41,613 20	39,297 87	8,531 21	61
4,461 00	6,047 04	7,750 00	1,810 00	77 00	62
37,733 82	65,323 77	53,569 22	49,340 11	1,855 60	63
90,287 98	198,171 34	124,500 07	136,270 95	38,244 86	64
7 37	8 79	7 63	9 60	14 46	65

		WATERTOWN	WEBSTER
		WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$109,618 55	$176,307 67
2	Due from banks	980,465 06	359,047 14
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	7,873,234 04	2,693,839 88
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	357,848 75	8,844,324 45
7	Bank and fire insurance company stocks, etc.	2,445,833 36	1,566,113 53
8	Federal Funds sold	600,000 00	—
9	Real estate loans (conventional)	33,106,664 96	16,614,879 93
10	G.I. loans (in-state)	2,673,285 05	3,088,106 67
11	F.H.A. loans (in-state)	2,754,103 04	2,853,033 36
12	G.I. loans (out-of-state)	1,253,385 87	1,377,391 11
13	F.H.A. loans (out-of-state)	2,023,950 88	1,007,557 58
14	Personal loans	1,234,331 60	671,687 36
15	Other loans	519,042 49	834,945 30
16	Banking premises	203,555 63	292,705 25
17	Furniture and fixtures	54,586 15	22,447 35
18	Other real estate owned, etc.	—	14,511 09
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	86,321 93	—
21	Mutual Savings Central Fund, Inc.	26,315 50	30,666 30
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	30,709 63	5,659 58
24	**Total**	**$56,333,253 49**	**$40,453,224 55**
	Liabilities		
25	Ordinary deposits	$35,156,477 81	$35,868,532 02
26	Daily Interest Account deposits	1,979,028 27	—
27	Special Notice Account deposits	9,269,030 86	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	4,635,088 88	—
30	Club deposits	20,516 00	111,180 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	10,036 76	—
33	Unearned discount	230,731 76	169,867 48
34	Due to mortgagors	582,378 89	232,142 28
35	Mortgagors' payments not applied	542,359 39	235,211 50
36	Net interim income	242,692 37	—
37	All other liabilities	52,217 97	30,420 96
38	Guaranty Fund	1,827,500 00	1,621,697 12
39	Percentage to total deposits	3.58	4.51
40	Other surplus accounts	1,785,194 53	2,184,173 19
41	Percentage to total deposits	3.50	6.07
42	**Total**	**$56,333,253 49**	**$40,453,224 55**
	General Information		
43	Number of deposit accounts October 31, 1969	18,499	13,360
44	Number of deposit accounts opened during period	3,936	1,292
45	Number of deposit accounts closed during period	2,597	1,101
46	Number of accounts October 31, 1970	19,838	13,551
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼
48	Amount of all dividends paid during period	$2,409,526 24	$1,795,360 01
49	Number of deposits made during period	80,791	40,632
50	Number of withdrawals made during period	38,668	19,566
51	Amount deposited during period	$24,149,080 65	$8,508,647 16
52	Amount withdrawn during period	$20,769,674 61	$7,976,805 15
53	Average amount in each account	$2,572 00	$2,647 00
54	Number of real estate loans October 31	2,680	2,447
55	Average real estate loan	$15,601 00	$10,192 00
56	Number of other loans October 31	1,213	977
57	Average other loan	$1,445 00	$1,542 00
58	*Gross income received during period	$3,328,587 44	$2,391,352 16
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$264,294 23	$136,022 98
60	*Bank building occupancy	45,394 32	42,283 52
61	Advertising	57,812 91	13,310 73
62	Contributions, etc.	2,350 00	6,931 69
63	State tax	33,311 73	32,412 73
64	Miscellaneous	130,255 62	79,526 91
65	Total of above costs per $1,000 of deposits	10 45	8 65

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WELLFLEET	WEST-BOROUGH	WESTFIELD		WEYMOUTH	
WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	
$64,494 51	$79,378 24	$201,076 11	$286,096 01	$43,907 33	1
306,069 75	142,796 79	274,859 43	273,304 82	165,650 88	2
—	—	50,000 00	—	—	3
594,854 04	708,379 15	1,497,714 00	663,586 32	1,589,878 56	4
5,006 56	—	—	50,142 02	—	5
802,535 49	3,996,026 88	3,087,405 21	4,840,888 26	2,459,774 10	6
111,541 50	721,338 20	2,714,744 22	2,947,303 18	321,190 30	7
—	600,000 00	1,150,000 00	—	100,000 00	8
6,010,325 32	13,958,257 77	46,303,587 77	27,728,930 02	9,066,626 88	9
—	1,029,023 80	2,005,650 98	2,844,380 17	1,664,138 16	10
—	1,242,409 56	1,150,227 70	1,914,840 51	538,639 53	11
45,075 63	—	970,609 09	1,360,903 21	—	12
411,547 18	—	174,851 28	2,168,132 93	—	13
219,646 31	58,722 38	758,540 09	576,577 83	31,611 59	14
568,187 44	366,329 65	1,928,222 40	1,058,419 85	82,796 78	15
25,000 00	46,063 17	907,283 39	468,263 25	121,381 03	16
26,709 81	49,415 91	191,416 27	135,578 51	40,445 89	17
—	—	13,136 75	—	—	18
185 27	—	1,487 00	108 82	—	19
—	—	—	—	1,648 29	20
6,505 92	14,821 26	48,992 85	32,598 96	11,069 74	21
4,069 70	1 00	1 00	1 00	1 00	22
2,733 98	36,951 32	129,011 10	315,445 94	56,017 21	23
$9,204,488 41	**$23,049,915 08**	**$63,558,816 64**	**$47,665,501 61**	**$16,294,777 27**	24
$8,316,910 70	$14,832,541 81	$37,465,514 75	$26,869,187 26	$8,516,815 23	25
—	221,919 35	—	—	—	26
—	5,593,416 86	17,899,504 57	13,802,036 05	6,041,361 05	27
—	458 32	—	—	—	28
—	198,348 21	1,499,130 14	1,414,783 47	375,499 55	29
20,153 50	8,511 00	169,348 50	8,524 00	1,822 00	30
—	—	—	300,000 00	—	31
—	—	—	—	7,212 49	32
38,609 78	6,549 63	126,799 69	129,973 56	4,177 96	33
122,930 52	159,263 49	712,109 32	623,372 67	4,000 00	34
30,526 09	199,381 40	496,266 48	424,381 21	69,816 08	35
20,778 27	—	174,586 68	—	31,322 29	36
6,121 98	66,027 13	40,637 81	33,876 53	22,466 92	37
298,100 00	821,300 00	2,199,850 00	1,665,900 00	618,490 00	38
3.58	3.94	3.86	3.96	4.14	39
350,357 57	942,197 88	2,775,068 70	2,393,466 86	601,793 70	40
4.20	4.52	4.87	5.69	4.03	41
$9,204,488 41	**$23,049,915 08**	**$63,558,816 64**	**$47,665,501 61**	**$16,294,777 27**	42
2,690	11,081	23,215	17,332	5,847	43
465	1,928	3,030	2,891	1,344	44
319	1,217	2,841	2,766	1,370	45
2,836	11,792	23,404	17,457	5,821	46
5¼	5¼–5½	5–5½	5–5½	5¼–5½	47
$387,809 22	$1,010,366 20	$2,783,566 56	$2,060,134 25	$739,186 54	48
8,629	55,280	74,928	87,962	21,609	49
6,862	21,151	32,829	39,485	11,954	50
$3,183,693 87	$8,822,939 30	$18,358,785 14	$15,642,960 83	$6,011,251 54	51
$2,818,429 00	$7,588,697 76	$17,318,234 67	$14,438,254 37	$5,088,703 05	52
$2,933 00	$1,768 00	$2,411 00	$2,391 00	$2,565 00	53
711	1,453	3,772	2,982	943	54
$9,096 00	$11,170 00	$13,416 00	$12,078 00	$11,951 00	55
280	341	1,594	1,339	110	56
$2,814 00	$1,246 00	$1,686 00	$1,221 00	$1,040 00	57
$558,831 65	$1,399,131 05	$3,761,575 23	$2,785,824 63	$1,025,640 09	58
$49,182 60	$95,768 67	$331,461 10	$251,491 60	$73,347 86	59
3,311 30	21,689 30	108,275 10	65,475 98	15,363 21	60
3,559 05	7,074 45	36,071 69	26,423 66	15,399 03	61
1,204 01	715 00	2,855 00	3,400 00	10 00	62
6,400 66	17,822 21	18,021 49	32,826 27	10,784 09	63
34,672 23	77,519 15	191,303 44	123,861 82	47,295 33	64
11 81	10 58	12 10	11 97	10 86	65

		WEYMOUTH	
		SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK
	Assets		
1	Cash, checks and items	$230,700 08	$107,304 15
2	Due from banks	400,288 22	1,021,695 38
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	2,931,067 60	500,000 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,487,844 57	6,200,739 95
7	Bank and fire insurance company stocks, etc.	2,941,197 64	1,023,751 55
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	24,067,930 85	19,549,619 08
10	G.I. loans (in-state)	2,234,144 84	2,588,999 01
11	F.H.A. loans (in-state)	1,856,918 15	2,486,310 87
12	G.I. loans (out-of-state)	408,112 64	123,561 09
13	F.H.A. loans (out-of-state)	205,388 44	385,847 56
14	Personal loans	363,639 58	141,018 24
15	Other loans	621,400 96	479,142 38
16	Banking premises	116,318 66	280,403 95
17	Furniture and fixtures	127,338 96	81,418 75
18	Other real estate owned. etc.	12,841 05	—
19	Taxes and insurance paid on mortgaged properties	62 00	—
20	Mortgage acquisition costs	4,079 60	—
21	Mutual Savings Central Fund, Inc.	28,865 86	29,223 17
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	41,284 56	129,023 82
24	Total	**$41,079,425 26**	**$35,128,059 95**
	Liabilities		
25	Ordinary deposits	$20,878,227 80	$17,378,838 17
26	Daily Interest Account deposits	—	478,759 27
27	Special Notice Account deposits	14,449,400 55	13,184,498 31
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	907,506 32	818,000 00
30	Club deposits	85,740 50	1,576 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	82,999 53	42,268 79
34	Due to mortgagors	524,984 70	61,876 04
35	Mortgagors' payments not applied	340,764 68	269,050 95
36	Net interim income	141,908 68	221,016 63
37	All other liabilities	17,951 99	71,018 55
38	Guaranty Fund	1,710,544 00	1,408,917 45
39	Percentage to total deposits	4.71	4.42
40	Other surplus accounts	1,939,396 51	1,192,239 79
41	Percentage to total deposits	5.34	3.74
42	Total	**$41,079,425 26**	**$35,128,059 95**
	General Information		
43	Number of deposit accounts October 31, 1969	13,345	9,432
44	Number of deposit accounts opened during period	2,442	1,899
45	Number of deposit accounts closed during period	1,454	1,381
46	Number of accounts October 31, 1970	14,333	9,950
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,837,356 43	$1,624,254 46
49	Number of deposits made during period	59,349	29,052
50	Number of withdrawals made during period	25,808	17,232
51	Amount deposited during period	$12,805,432 14	$10,255,063 09
52	Amount withdrawn during period	$13,002,148 51	$10,218,033 25
53	Average amount in each account	$2,528 00	$3,202 00
54	Number of real estate loans October 31	2,640	1,915
55	Average real estate loan	$10,899 00	$13,125 00
56	Number of other loans October 31	607	391
57	Average other loan	$1,623 00	$1,586 00
58	*Gross income received during period	$2,480,462 16	$2,239,486 80
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$174,746 05	$166,391 88
60	*Bank building occupancy	44,980 66	39,478 05
61	Advertising	31,404 04	27,262 84
62	Contributions, etc.	600 00	1,355 00
63	State tax	29,660 89	9,000 00
64	Miscellaneous	103,945 66	85,246 95
65	Total of above costs per $1,000 of deposits	10 63	10 32

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WHITMAN	WILLIAMSBURG	WILLIAMSTOWN	WINCHENDON	WINCHESTER	
WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	
$107,780 20	$47,660 30	$108,802 74	$24,593 07	$146,696 72	1
379,783 48	49,894 35	61,455 79	65,499 06	538,128 32	2
—	—	—	—	—	3
1,418,681 66	427,889 02	293,926 97	1,059,184 11	3,267,237 88	4
—	10,000 00	—	—	—	5
6,974,882 00	637,126 42	3,036,110 79	3,402,586 23	7,359,648 90	6
676,334 91	27,350 00	809,963 05	998,515 66	1,185,100 37	7
—	—	—	400,000 00	—	8
12,225,704 79	3,478,736 17	15,864,707 56	11,972,755 96	25,528,497 58	9
2,115,280 06	84,482 88	—	78,027 33	1,797,686 88	10
1,417,226 92	—	—	81,592 91	791,101 29	11
283,008 64	—	535,354 26	85,957 80	919,222 21	12
944,513 07	—	805,653 94	136,705 86	556,854 07	13
—	110,569 50	379,970 36	70,348 74	151,756 54	14
332,204 25	247,375 35	1,685,003 05	436,763 51	641,033 39	15
383,040 23	71,786 25	206,609 46	76,216 81	131,630 00	16
67,734 86	20,294 12	56,070 84	14,580 05	53,893 53	17
—	—	14,960 91	68,414 05	—	18
139 90	—	1,583 38	11,433 23	—	19
—	—	480 00	28,294 75	21,098 20	20
16,996 90	6,454 96	20,161 42	13,351 53	21,852 04	21
1 00	1 00	1 00	1 00	1 00	22
35,352 91	13,784 30	51,026 01	2,768 44	26,632 19	23
$27,378,665 78	**$5,233,404 62**	**$23,931,841 53**	**$19,027,590 10**	**$43,138,071 11**	24
$22,304,792 00	$3,690,106 01	$11,248,267 16	$12,382,513 73	$27,325,698 94	25
—	—	749,879 56	—	1,610,216 39	26
251,169 96	854,265 26	8,736,823 24	3,341,102 66	8,205,710 60	27
—	—	—	—	—	28
1,480,366 53	128,555 87	669,208 31	828,036 06	1,600,149 07	29
243,571 00	24,345 50	15,719 00	136,608 50	11,169 50	30
—	—	—	—	—	31
—	—	96,821 96	—	—	32
65,673 89	10,684 91	56,668 25	8,053 27	97,956 53	33
316,457 00	37,459 19	222,850 51	179,816 29	557,546 91	34
285,776 48	9,621 45	16,061 40	72,538 37	348,541 01	35
49,143 60	9,390 75	28,899 59	—	—	36
51,512 44	3,266 20	19,984 27	16,796 03	28,456 80	37
1,207,000 00	294,700 00	1,142,628 49	1,000,000 00	1,706,711 00	38
4.97	6.27	5.33	5.99	4.40	39
1,123,202 88	171,009 48	928,029 79	1,062,125 19	1,645,914 36	40
4.63	3.64	4.33	6.36	4.25	41
$27,378,665 78	**$5,233,404 62**	**$23,931,841 53**	**$19,027,590 10**	**$43,138,071 11**	42
9,456	3,501	6,669	7,539	12,942	43
1,704	394	827	691	2,190	44
1,361	492	901	728	1,627	45
9,799	3,403	6,595	7,502	13,505	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,217,762 89	$268,296 07	$1,081,338 60	$845,395 60	$1,874,840 20	48
34,468	7,949	16,039	13,514	51,013	49
17,679	4,875	8,780	9,769	29,807	50
$9,888,573 90	$1,634,713 66	$6,479,327 12	$4,681,298 17	$19,982,735 17	51
$8,296,168 71	$1,607,810 19	$6,999,494 85	$5,132,962 93	$17,052,247 51	52
$2,453 00	$1,367 00	$3,246 00	$2,199 00	$2,858 00	53
1,687	597	1,372	1,198	1,855	54
$10,068 00	$5,968 00	$12,541 00	$10,313 00	$15,953 00	55
171	404	751	335	416	56
$1,942 00	$886 00	$2,750 00	$1,513 00	$1,906 00	57
$1,610,347 09	$301,434 94	$1,417,782 82	$1,260,002 24	$2,528,865 74	58
$87,218 44	$31,268 67	$103,689 10	$87,303 91	$162,142 52	59
36,961 51	7,989 00	36,550 56	16,767 47	26,928 19	60
10,512 48	1,420 22	10,620 33	3,550 76	11,629 82	61
415 00	130 00	2,400 00	600 00	4,504 03	62
19,986 24	3,050 51	17,949 54	15,622 09	29,052 23	63
88,016 74	23,406 21	68,375 66	44,672 63	78,491 81	64
10 11	14 40	11 19	10 18	8 07	65

		WINTHROP	WOBURN
		WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$163,108 62	$130,864 23
2	Due from banks	1,183,156 56	206,746 39
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	1,837,902 89	2,501,452 89
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,630,350 33	5,032,909 99
7	Bank and fire insurance company stocks, etc.	248,795 35	1,596,422 13
8	Federal Funds sold	—	600,000 00
9	Real estate loans (conventional)	15,247,047 81	23,962,396 69
10	G.I. loans (in-state)	1,065,486 04	2,590,374 63
11	F.H.A. loans (in-state)	1,288,238 29	682,012 42
12	G.I. loans (out-of-state)	451,459 26	1,511,411 89
13	F.H.A. loans (out-of-state)	324,234 27	694,193 56
14	Personal loans	—	586,041 66
15	Other loans	231,721 13	419,879 90
16	Banking premises	142,179 05	161,981 77
17	Furniture and fixtures	17,673 08	36,475 67
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	6,682 95	37,789 68
22	Deposit Insurance Fund	5,360 69	1 00
23	All other assets	1,447 31	23,236 14
24	Total	**$24,844,843 63**	**$40,774,190 64**
	Liabilities		
25	Ordinary deposits	$22,005,303 26	$35,031,698 11
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	—	78,300 00
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	432,500 00	292,810 00
30	Club deposits	141,072 00	71,176 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	15,939 41	82,599 91
34	Due to mortgagors	414,075 92	417,331 03
35	Mortgagors' payments not applied	617,812 50	1,234,983 58
36	Net interim income	—	189,417 51
37	All other liabilities	4,433 52	13,807 90
38	Guaranty Fund	491,729 92	1,840,400 00
39	Percentage to total deposits	2.18	5.19
40	Other surplus accounts	721,977 10	1,521,666 60
41	Percentage to total deposits	3.20	4.29
42	Total	**$24,844,843 63**	**$40,774,190 64**
	General Information		
43	Number of deposit accounts October 31, 1969	8,780	14,537
44	Number of deposit accounts opened during period	1,289	2,293
45	Number of deposit accounts closed during period	756	1,929
46	Number of accounts October 31, 1970	9,313	14,901
47	†Last rates of dividends, including extras, paid for year	5¼	5¼
48	Amount of all dividends paid during period	$1,099,189 30	$1,696,012 43
49	Number of deposits made during period	40,657	53,396
50	Number of withdrawals made during period	19,918	25,735
51	Amount deposited during period	$10,281,076 95	$12,148,016 19
52	Amount withdrawn during period	$8,238,225 83	$10,445,996 42
53	Average amount in each account	$2,409 00	$2,376 00
54	Number of real estate loans October 31	1,063	2,402
55	Average real estate loan	$17,287 00	$12,257 00
56	Number of other loans October 31	130	719
57	Average other loan	$1,782 00	$1,399 00
58	*Gross income received during period	$1,476,856 64	$2,392,577 48
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$72,210 37	$176,408 73
60	*Bank building occupancy	10,295 81	49,206 16
61	Advertising	3,114 49	11,170 62
62	Contributions, etc.	50 00	6,537 00
63	State tax	15,293 00	26,511 44
64	Miscellaneous	61,599 32	102,057 00
65	Total of above costs per $1,000 of deposits	7 24	10 50

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WORCESTER

BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	
$49,787 96	$596,841 40	$885,202 81	$527,169 35	$248,792 13	1
99,945 37	347,840 47	77,172 51	948,524 83	230,044 35	2
—	—	—	—	—	3
9,082,939 80	1,999,366 26	6,071,118 57	16,017,243 27	3,934,496 04	4
—	—	—	—	—	5
10,780,004 29	26,652,952 40	48,363,811 01	26,023,937 92	22,164,962 39	6
1,088,911 36	6,024,669 05	2,533,192 10	3,718,322 43	5,499,481 87	7
—	1,500,000 00	7,700,000 00	1,800,000 00	2,400,000 00	8
13,105,685 29	50,077,400 84	26,481,393 69	48,800,764 86	39,897,201 25	9
4,718,319 52	12,061,517 47	70,318,605 22	21,235,738 27	3,876,432 80	10
2,768,417 14	10,889,019 01	54,574,648 15	21,240,617 78	5,525,081 19	11
3,159,319 10	18,860,579 44	14,649,434 28	18,638,589 72	9,191,794 02	12
1,516,701 17	12,903,035 66	28,479,345 41	26,002,662 08	11,295,130 63	13
917,857 87	2,391,011 61	5,399,651 61	2,923,510 21	1,819,298 56	14
876,195 38	979,850 26	3,335,297 57	1,824,960 52	804,165 54	15
—	1,163,571 61	1,547,519 84	449,611 12	—	16
55,145 45	141,253 42	345,684 15	231,669 66	116,268 00	17
—	95,901 75	67,284 46	34,979 76	11,728 40	18
—	2,036 21	—	1,851 16	807 76	19
40,222 42	256 89	20,914 59	—	—	20
24,263 34	151,652 53	251,188 67	121,549 74	104,774 53	21
1 00	1 00	—	—	1 00	22
13,562 02	60,188 91	745,228 68	1,710,441 50	26,357 54	23
$48,297,278 48	**$146,898,946 19**	**$271,846,693 32**	**$192,252,144 18**	**$107,146,818 00**	24
$29,488,785 94	$99,329,705 79	$166,165,916 15	$108,111,209 31	$62,598,906 81	25
—	599,791 86	—	—	1,139,812 65	26
10,151,529 69	25,856,037 69	63,456,718 02	49,625,554 74	26,969,535 66	27
339,678 07	295,493 27	224,512 32	554,171 70	249,895 59	28
3,426,945 59	1,627,500 00	2,800,166 25	2,992,409 57	3,147,869 66	29
61,971 53	20,571 05	2,310,498 29	400,639 42	169,183 00	30
—	600,000 00	—	—	—	31
33,892 19	41,325 92	—	77,922 34	—	32
224,742 26	1,095,615 05	1,629,026 69	2,142,649 87	719,648 33	33
42,593 19	2,833,395 31	2,679,680 62	2,281,946 04	1,362,737 94	34
1,203,577 38	3,154,304 46	9,369,494 74	272,589 19	1,866,956 17	35
—	—	—	—	—	36
134,226 06	192,669 35	311,910 31	6,004,824 61	195,458 27	37
1,756,855 24	6,380,400 00	12,145,918 89	7,999,000 00	4,930,000 00	38
4.04	5.00	5.17	4.95	5.23	39
1,432,481 34	4,872,136 44	10,752,851 04	11,789,227 39	3,796,813 92	40
3.30	3.81	4.58	7.29	4.03	41
$48,297,278 48	**$146,898,946 19**	**$271,846,693 32**	**$192,252,144 18**	**$107,146,818 00**	42
14,584	48,273	100,848	55,831	28,184	43
1,855	9,872	12,603	8,107	3,814	44
2,115	6,695	11,693	6,481	3,397	45
14,324	51,450	101,758	57,457	28,601	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,539,977 83	$6,484,351 78	$11,633,042 09	$8,246,302 53	$5,043,201 16	48
32,504	167,891	391,098	192,032	74,443	49
16,368	85,567	184,372	93,667	52,079	50
$12,621,833 51	$36,754,308 31	$72,800,889 29	$41,467,953 16	$27,679,010 21	51
$12,837,036 14	$36,497,281 07	$72,421,507 97	$41,912,712 49	$28,737,282 52	52
$3,030 00	$2,482 00	$2,286 00	$2,807 00	$3,290 00	53
2,680	8,737	18,758	12,168	3,462	54
$9,429 00	$11,994 00	$10,369 00	$11,170 00	$20,158 00	55
1,355	2,318	6,875	3,075	1,841	56
$1,324 00	$1,454 00	$1,271 00	$1,544 00	$1,425 00	57
$2,920,637 55	$8,526,761 75	$15,332,115 99	$11,064,028 34	$6,638,075 48	58
$172,098 66	$520,216 28	$905,064 56	$907,274 47	$410,534 00	59
22,739 79	181,211 36	272,616 21	162,260 82	80,812 30	60
36,535 60	121,751 96	112,469 47	378,211 88	56,231 13	61
2,882 33	23,705 74	15,000 00	12,809 00	10,710 00	62
45,667 54	138,000 00	207,029 92	194,000 00	103,506 71	63
109,128 23	319,216 63	562,829 23	331,119 61	294,278 02	64
8 96	10 21	8 91	12 31	10 16	65

		YARMOUTH
		BASS RIVER SAVINGS BANK
	Assets	
1	Cash, checks and items	$193,519 06
2	Due from banks	621,801 19
3	Chapter 168, s. 51A	—
4	U. S. Government obligations, direct and fully guaranteed	15,776,500 29
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	18,609,040 60
7	Bank and fire insurance company stocks, etc.	2,551,881 50
8	Federal Funds sold	—
9	Real estate loans (conventional)	73,077,441 49
10	G.I. loans (in-state)	369,487 30
11	F.H.A. loans (in-state)	118,145 94
12	G.I. loans (out-of-state)	1,970,977 66
13	F.H.A. loans (out-of-state)	1,967,354 74
14	Personal loans	371,741 10
15	Other loans	2,657,546 74
16	Banking premises	276,609 25
17	Furniture and fixtures	162,895 15
18	Other real estate owned, etc.	75,523 11
19	Taxes and insurance paid on mortgaged properties	90 00
20	Mortgage acquisition costs	—
21	Mutual Savings Central Fund, Inc.	27,330 14
22	Deposit Insurance Fund	32,446 22
23	All other assets	483,136 28
24	Total	**$119,343,467 76**
	Liabilities	
25	Ordinary deposits	$55,261,226 39
26	Daily Interest Account deposits	—
27	Special Notice Account deposits	44,687,197 98
28	Systematic Savings Account deposits	144,055 88
29	Term Deposit Accounts	9,484,386 30
30	Club deposits	272,022 00
31	Borrowed money	—
32	Dividends on deposits, declared and unpaid	556,842 28
33	Unearned discount	494,435 28
34	Due to mortgagors	1,269,229 91
35	Mortgagors' payments not applied	1,705,731 57
36	Net interim income	—
37	All other liabilities	299,041 00
38	Guaranty Fund	2,163,700 00
39	Percentage to total deposits	1.97
40	Other surplus accounts	3,005,599 17
41	Percentage to total deposits	2.74
42	Total	**$119,343,467 76**
	General Information	
43	Number of deposit accounts October 31, 1969	27,771
44	Number of deposit accounts opened during period	8,605
45	Number of deposit accounts closed during period	6,370
46	Number of accounts October 31, 1970	30,006
47	†Last rates of dividends, including extras, paid for year	5¼–5½
48	Amount of all dividends paid during period	$5,793,519 53
49	Number of deposits made during period	102,092
50	Number of withdrawals made during period	69,092
51	Amount deposited during period	$58,338,568 36
52	Amount withdrawn during period	$50,121,122 26
53	Average amount in each account	$3,648 00
54	Number of real estate loans October 31	4,267
55	Average real estate loan	$18,163 00
56	Number of other loans October 31	1,193
57	Average other loan	$2,539 00
58	*Gross income received during period	$7,826,160 77
	Classification of Expenses, Cost per $1,000 of Deposits	
59	Salaries, fees, bonuses, etc.	$468,834 23
60	*Bank building occupancy	39,132 65
61	Advertising	77,573 91
62	Contributions, etc.	7,475 00
63	State tax	93,422 78
64	Miscellaneous	332,207 94
65	Total of above costs per $1,000 of deposits	9 30

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENTS OF CONDITION, OCTOBER 31, 1970

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	$ 79,696 99	Deposits	$10,127,703 63
United States Government obligations direct and fully guaranteed	11,136,799 80	Surplus	1,272,418 67
All other assets	183,625 51		
Total Assets	**$11,400,122 30**	Total Liabilities	**$11,400,122 30**

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	$ 100 00	Assessments from member banks	$65,123,847 22
Balances with banks	469,135 98	All other liabilities	2,131 19
United States Government obligations direct and fully guaranteed	100,483,748 80	Surplus	37,517,191 76
All other assets	1,690,185 39		
Total Assets	**$102,643,170 17**	Total Liabilities	**$102,643,170 17**

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1970

Assets		Liabilities	
Cash	$ 608,213 99	Shares of beneficial interest (52,716)	$78,050,427 53
Investments (at cost)	77,167,439 31	Accounts payable, investments	1,079,419 83
Accounts receivable, investments	400,000 00	Expenses accrued	6,576 23
Dividends receivable	157,168 95	Undistributed net income	681,086 93
Interest receivable	30,655 91	Accumulated and realized gain on securities	(1,454,032 36)
		Other liabilities	—
Total Assets	**$78,363,478 16**	Total Liabilities	**$78,363,478 16**

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31, 1970

Assets		Liabilities	
Balances with national banks	$ 192,953 00	Future service funds	$36,693,495 00
United States Government obligations direct and fully guaranteed	2,858,805 00	Advance payments	10,741,760 00
Other bonds, notes and debentures	6,799,726 00	Other liabilities	2,801,375 00
Bank, Fire Insurance and other stocks	16,222,884 00		
Deposits in savings banks	—		
F.H.A. mortgage loans	23,816,435 00		
All other assets	345,827 00		
Total Assets	**$50,236,630 00**	Total Liabilities	**$50,236,630 00**

STATEMENTS RELATING TO SAVINGS BANKS INDEX

Statement		Page
1.	Comparative condition of all banks	105
2.	Analysis of earnings	106
3.	Dividends	107
4.	Comparative statement of transactions	108
5.	Operating expenses	109
6.	Surplus	110
7.	Various statistics from 1966 to 1970 inclusive	110

STATEMENT No. 1

Comparative Statement of Condition of All Savings Banks

	October 31, 1970	October 31, 1969	% of Total Assets 1970	% of Total Assets 1969
Assets				
Cash, checks and items	$44,917,365 77	$43,766,290 63	.36	.37
Due from banks	77,144,530 08	65,076,690 60	.62	.55
Chapter 168, s. 51A	3,706,746 59	—	.03	—
U. S. Government obligations direct and fully guaranteed	715,608,010 36	790,927,002 41	5.72	6.74
State, county and municipal obligations	13,114,171 21	6,025,384 27	.11	.05
Other bonds, notes and debentures	1,802,436,431 74	*1,641,539,654 26	14.41	13.98
Bank and Fire Insurance Company stocks, etc.	475,837,798 72	412,336,890 63	3.80	3.51
Federal Funds sold	108,095,000 00	—	.86	—
Real estate loans (conventional)	5,555,547,101 34	5,147,361,096 06	44.42	43.83
G.I. loans (in-state)	905,527,688 23	911,421,421 89	7.24	7.76
F.H.A. loans (in-state)	847,959,536 75	812,299,992 81	6.78	6.92
G.I. loans (out-of-state)	623,374,858 65	626,434,668 94	4.98	5.33
F.H.A. loans (out-of-state)	823,860,267 92	830,938,927 23	6.59	7.08
Personal loans	129,478,109 79	107,332,788 24	1.04	.91
Other loans	247,953,168 88	225,510,239 93	1.98	1.92
Banking premises	57,967,484 53	52,041,280 18	.46	.44
Furniture and fixtures	20,701,521 73	20,891,277 04	.17	.18
Other real estate owned, etc.	4,888,004 51	5,192,511 31	.04	.04
Taxes and insurance paid on mortgaged properties	1,260,564 96	1,571,941 14	.01	.01
Mortgage acquisition costs	6,546,659 82	7,813,830 01	.05	.07
Mutual Savings Central Fund, Inc.	9,640,931 46	9,630,613 16	.08	.08
Deposit Insurance Fund	931,922 86	909,889 18	.01	.01
All other assets	30,636,185 05	25,307,171 32	.24	.22
Total	$12,507,134,060 95	$11,744,329,561 24	100.	100.
			% of Total Liabilities and Surplus Accounts	
Liabilities				
Ordinary deposits	$7,727,293,094 12	$7,325,187,777 44	61.78	62.37
Daily Interest Account deposits	62,471,150 88	88,269,717 40	.50	.75
Special Notice Account deposits	2,906,527,843 69	2,919,060,864 98	23.24	24.85
Systematic Savings Account deposits	4,242,808 47	3,564,011 21	.03	.03
Term Deposit Accounts	379,145,545 43	59,716,076 61	3 03	.51
Club deposits	19,280,946 70	22,746,716 48	.15	.19
Borrowed money	1,300,000 00	—	.01	—
Dividends on deposits, declared and unpaid	1,950,034 83	1,007,116 00	.02	.01
Unearned discount	54,754,856 33	53,452,663 30	.44	.46
Due to mortgagors	159,643,135 21	163,214,700 54	1.28	1.39
Mortgagors' payments not applied	145,771,919 30	123,472,779 61	1.17	1.05
Net interim income	32,546,960 36	34,726,763 81	.26	.30
All other liabilities	38,381,093 51	31,183,127 54	.31	.27
Guaranty Fund	515,418,673 61	490,725,440 25	4.12	4.18
Surplus	458,405,998 51	428,001,806 07	3.66	3.64
Total	$12,507,134,060 95	$11,744,329,561 24	100.	100.

*Includes Federal Funds

STATEMENT No. 2

Analysis of Earnings — Expenses — Profits and Losses

	Year Ending October 31, 1970
Current Operating Earnings:	
(a) Interest and discounts on loans	$534,626,425 62
(b) Interest on bonds	162,204,591 26
(c) Dividends on stocks	27,838,595 99
(d) Commissions, fees, etc.	4,498,976 72
(e) Real estate by foreclosure	50,741 82
(f) Other current operating earnings	5,443,332 86
Gross Current Operating Earnings	$734,662,664 27
Current Operating Expenses:	
(a) Salaries, fees, bonuses, etc.	$46,188,668 63
(b) Taxes, other than income and real estate	11,253,620 08
(c) Bank building occupancy	10,282,640 00
(d) Furniture and fixtures, equipment, etc.	3,912,069 96
(e) Real estate by foreclosure	59,939 14
(f) Other current operating expenses	28,985,383 36
Total Current Operating Expenses	$100,682,321 17
Net Current Operating Earnings	$633,980,343 10
Transfers to Guaranty Fund from Earnings	22,118,610 75
Net Earnings Available for Dividends	$611,861,732 35
All Dividends Paid Except Extra	$560,112,835 96
Net Earnings after Ordinary Dividends	$51,748,896 39
Profits on Assets Sold or Exchanged	10,699,025 55
Recoveries, and Reductions in Allocated Reserves	3,103,189 09
Subtotal	$65,551,111 03
Charges to Surplus, and Additions to Allocated Reserves:	
(a) On securities	$26,126,794 12
(b) On loans	1,364,659 84
(c) Extra dividends paid on deposits	425,770 62
(d) Transfers to Guaranty Fund from Surplus	2,635,311 22
(e) All other	3,683,173 45
Total Charges to Surplus, and Additions to Allocated Reserves	$34,235,709 25
Net Profits before Income Taxes	$31,315,401 78
Federal Taxes Paid	3,099,912 79
Net Profits after Income Taxes	$28,215,488 99
Transfers from Guaranty Fund	—
Net Change for Period	$28,215,488 99
Surplus at Beginning of Period*	462,737,569 88
Surplus at End of Period*	$490,953,058 87

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

Dividend Rates on Ordinary Deposits

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to October 31, for years shown

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Annual Rate									
	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961
3¼	–	–	–	–	–	–	–	–	1	3
3½	–	–	–	–	–	–	–	–	3	22
3¾	–	–	–	–	–	–	3	12	21	83
4	–	–	–	–	8	70	85	125	150	77
4⅛	–	–	–	2	11	28	29	5	–	–
4.20	–	–	–	–	2	2	1	–	–	–
4¼	–	–	2	20	72	64	51	36	6	–
4.30	–	–	–	3	5	1	1	–	–	–
4.35	–	–	–	–	1	–	–	–	–	–
4⅜	–	–	–	8	13	5	2	–	–	–
4.40	–	–	–	2	–	–	–	–	–	–
4½	–	3	77	110	56	9	8	2	–	–
4.60	–	–	4	–	1	–	–	–	–	–
4.65	–	–	2	1	–	–	–	–	–	–
4⅝	–	–	24	9	3	–	–	–	–	–
4¾	1	27	46	18	7	–	–	–	–	–
4.80	–	2	3	–	–	–	–	–	–	–
4⅞	–	3	2	1	–	–	–	1	–	–
5	27	107	13	2	–	–	–	–	–	–
5.05	–	1	–	–	–	–	–	–	–	–
5⅛	–	8	8	8	8	8	8	8	8	8
5¼	145	15	3	–	–	–	–	–	–	–
5½	–	7	–	–	–	–	–	–	–	–
Total	173	173	176	176	179	179	180	181	181	185
Average Rates	5.21	5.00	4.64	4.50	4.35	4.15	4.12	4.05	3.97	3.82

On Special Notice Account Deposits

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Annual Rate									
	1970	1969	1968	1967	1966	1965	1964	1963	1962	
4¼	–	–	–	–	2	6	8	10	10	Not in effect prior to 1962
4.30	–	–	–	–	–	1	1	–	–	
4⅜	–	–	–	1	3	12	9	1	–	
4½	–	–	1	4	25	73	55	21	2	
4.60	–	–	–	–	3	–	–	–	–	
4⅝	–	–	–	2	13	12	10	2	–	
4.65	–	–	–	–	1	–	–	–	–	
4.70	–	–	–	–	1	–	–	–	–	
4¾	–	1	1	39	61	4	1	–	–	
4.80	–	–	–	4	1	–	–	–	–	
4⅞	–	–	–	4	4	–	–	–	–	
4.90	–	–	–	1	–	–	–	–	–	
5	1	2	90	80	17	–	–	1	–	
5.10	–	–	3	–	–	–	–	–	–	
5⅛	–	1	20	1	–	–	–	–	–	
5.15	–	–	3	–	–	–	–	–	–	
5¼	1	46	30	1	–	–	–	–	–	
5.30	–	2	–	–	–	–	–	–	–	
5⅜	–	5	1	–	–	–	–	–	–	
5½	157	84	–	–	–	–	–	–	–	
5.55	–	1	–	–	–	–	–	–	–	
5⅝	–	6	–	–	–	–	–	–	–	
5¾	–	4	–	–	–	–	–	–	–	
Total	159	152	149	137	131	108	84	35	12	
Average Rates	5.50	5.42	5.07	4.90	4.71	4.49	4.48	4.45	4.29	

Average of All Dividend Rates for Years Shown

Year	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961
Rate	5.35	5.19	4.84	4.67	4.50	4.28	4.23	4.11	3.99	3.82

Note: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

Comparative Statement of Yearly Transactions of Savings Banks

	1970	1969
Accounts[1]		
Number opened during year	619,941	545,962
Number closed during year	526,629	478,720
Number open October 31	3,803,914	3,710,602
Average in each account	$2,913 00	$2,802 00
Deposits and Withdrawals[1]		
Total deposits October 31	$11,079,680,443 00	$10,395,798,448 00
Increase over previous year	$683,881,995 00	$691,722,477 00
Number of deposits during year	13,047,561	11,654,955
Number of withdrawals during year	7,056,109	6,476,598
Average deposit	$306 00	$294 00
Average withdrawal	$547 00	$500 00
Amount deposited during year	$3,986,141,012 00	$3,429,131,662 00
Amount withdrawn during year	$3,862,797,624 00	$3,239,412,807 00
Loans		
Number of real estate loans October 31	626,053	623,956
Average real estate loan October 31	$13,986 00	$113,348 00
Number of personal security loans October 31	204,306	186,766
Average amount of same	$1,847 00	$1,782 00
Income, Dividends, Etc.		
Total income	$734,662,664 00	$641,740,201 00
All dividends paid except extra	560,112,836 00	501,709,077 00
Extra dividends	425,771 00	474,564 00
Expenses	100,682,321 00	89,379,470 00
Federal taxes	3,099,913 00	1,792,643 00
State taxes	9,559,867 00	7,776,422 00
Credited to Guaranty Fund	24,753,922 00	21,639,697 00

[1] Does not include statistics relating to club deposits.

STATEMENT No. 5

Operating Expenses

	Year Ending October 31 1970			1969		1968		1967		1966	
	Amount	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits
Salaries	$46,188,668 63	6.27	4.16	6.41	3.97	6.72	3.91	6.88	3.83	6.97	3.83
Occupancy	12,021,664 48	1.63	1.08	1.66	1.03	1.69	.99	1.68	.94	1.71	.93
Advertising	6,714,337 04	.91	.60	.84	.52	.79	.46	.78	.43	.80	.44
Contributions and Memberships	1,176,821 53	.16	.11	.16	.10	.17	.10	.19	.11	.19	.11
State Tax	9,559,867 36	1.30	.86	1.21	.75	1.30	.76	1.32	.74	1.01	.55
Miscellaneous	26,759,986 61	3.63	2.41	3.85	2.38	3.90	2.27	3.86	2.14	3.85	2.11
Total	$102,421,345 65	13.90	9.22	14.13	8.75	14.57	8.49	14.71	8.19	14.53	7.97

STATEMENT No. 6

Surplus

Aggregate Guaranty Fund and Surplus Account of the Savings Banks on October 31, of the Last Five Years

YEAR	Guaranty Fund		Surplus Account		Total	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1966	$434,269,490 19	5.01	$373,098,445 97	4.30	$807,367,936 16	9.31
1967	450,684,439 69	4.90	382,948,460 99	4.16	833,632,900 68	9.06
1968	469,034,492 30	4.82	399,700,577 09	4.11	868,735,069 39	8.93
1969	490,725,440 25	4.71	428,001,806 07	4.11	918,727,246 32	8.82
1970	515,418,673 61	4.64	458,405,998 51	4.13	973,824,672 12	8.77

STATEMENT No. 7

Table exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts from 1966 to 1970, inclusive

YEAR	Number of Banks	Number of Deposit Accounts	Increase over Previous Year	Percentage of Increase	Amount of Deposits	Increase over Previous Year	Percentage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Percentage of Expense to Deposits	Percentage of Expense to Assets	Increase in Loans	
														Real Estate	Personal Security
1966	178	3,561,348	19,127	.54	$8,639,722,290	$291,637,817	3.49	2,426	$1,642,104	$4,799,525	$67,606,011	.78	.69	$447,193,961	$37,670,673
1967	176	3,587,036	25,688	.72	9,178,444,583	538,722,293	6.24	2,559	1,023,462	6,768,140	73,812,790	.80	.71	360,979,806	35,752,237
1968	176	3,643,360	56,324	1.57	9,704,075,970	525,631,387	5.73	2,663	1,022,332	7,361,351	80,907,707	.83	.74	424,069,484	41,045,793
1969	173	3,710,602	67,242	1.85	10,395,798,448	691,722,477	7.13	2,802	1,792,643	7,776,422	89,379,470	.86	.76	600,585,723	55,945,843
1970	173	3,803,914	93,312	2.51	11,079,680,443	683,881,995	6.58	2,913	3,099,913	9,559,867	100,682,321	.91	.80	427,813,346	44,588,251

SAVINGS BANK LIFE INSURANCE

ROBERT A. MacLELLAN
Commissioner

FRANCIS D. PIZZELLA
Deputy Commissioner

ALLAN S. BEALE
President — SBLI Council

EXHIBITS

Compiled from the Annual Reports
Submitted by the Savings Banks
to
The Department of Banking and Insurance
As of the Close of Business
October 31, 1970

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1970

Name of Bank	*Location*	*Insurance Department began business*
Arlington Five Cents Savings Bank	**Arlington**	**Nov. 1, 1930**
Attleborough Savings Bank	Attleboro	Nov. 1, 1966
Beverly Savings Bank	**Beverly**	**June 1, 1931**
Berkshire County Savings Bank	**Pittsfield**	**Aug. 1, 1911**
Boston Five Cents Savings Bank, The	**Boston**	**Nov. 1, 1929**
Brockton Savings Bank	**Brockton**	**Nov. 1, 1938**
Cambridge Savings Bank	**Cambridge**	**Mar. 1, 1930**
Cambridgeport Savings Bank	**Cambridge**	**Nov. 1, 1924**
Canton Institution for Savings, The	**Canton**	**Nov. 1, 1934**
Charlestown Savings Bank	**Boston**	**Jan. 1, 1956**
City Savings Bank of Pittsfield	**Pittsfield**	**July 15, 1912**
Dorchester Savings Bank	Dorchester	Apr. 24, 1931
Essex Broadway Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	**Fall River**	**Nov. 1, 1931**
Family Mutual Savings Bank, The	Haverhill	Nov. 1, 1966
Fitchburg Savings Bank	Fitchburg	Nov. 1, 1966
Framingham Savings Bank	Framingham	Nov. 1, 1966
Greenfield Savings Bank	**Greenfield**	**Nov. 1, 1939**
Grove Hall Savings Bank	**Boston**	**Nov. 1, 1929**
Holyoke Savings Bank	**Holyoke**	**Nov. 1, 1945**
Leominster Savings Bank	**Leominster**	**June 1, 1931**
The Lowell Five Cents Savings Bank	Lowell	Nov. 1, 1966
Lowell Institution for Savings	**Lowell**	**Nov. 1, 1929**
Lynn Five Cents Savings Bank	**Lynn**	**Nov. 1, 1922**
Lynn Institution for Savings	**Lynn**	**Nov. 1, 1922**
Malden Savings Bank	**Malden**	**Feb. 10, 1954**
New Bedford Institution for Savings	**New Bedford**	**July 15, 1930**
Newton Savings Bank	**Newton**	**Mar. 1, 1937**
North Adams Hoosac Savings Bank	North Adams	Feb. 29, 1924
People's Mechanics Savings Bank	Worcester	Nov. 1, 1952
People's Savings Bank of Brockton	**Brockton**	**Nov. 2, 1908**
Plymouth Five Cents Savings Bank	**Plymouth**	**Nov. 1, 1934**
Salem Five Cents Savings Bank	**Salem**	**Nov. 1, 1951**
Somerville Savings Bank	**Somerville**	**Nov. 1, 1940**
Springfield Five Cents Savings Bank	**Springfield**	**Nov. 1, 1944**
Suffolk Franklin Savings Bank	**Boston**	**Nov. 1, 1941**
Union Warren Savings Bank	Boston	Nov. 1, 1925
Uxbridge Savings Bank	**Uxbridge**	**Mar. 10, 1931**
Waltham Savings Bank	**Waltham**	**Nov. 1, 1925**
Whitman Savings Bank	**Whitman**	**June 22, 1908**
Worcester County Institution for Savings	**Worcester**	**Mar. 1, 1948**

Note — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 120 Tremont Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS OF SAVINGS BANKS

	October 31, 1970
Ledger Assets:	
Foreclosed real estate	$499 58
Mortgage loans	137,474,203 53
Collateral loans	450,119 68
Policy loans	18,081,446 11
U. S. Government securities	7,310,214 94
Other bonds and notes	77,680,211 36
Stocks	2,010,231 05
Cash in office	89,457 96
Deposits in banks	1,830,759 37
Taxes paid on mortgaged property	75,982 46
Other ledger assets	239,924 23
Personal security loans	1,588,923 21
Improvement loans	871,193 30
Electronic computer asset	55,358 23
Certificates of deposit and commercial bank loans	2,012,000 00
Total Ledger Assets	$249,770,525 01
Non-Ledger Assets:	
Interest due and accrued	$1,898,200 04
Net uncollected and deferred premiums	3,240,549 05
Unification of mortality	235,877 57
Other non-ledger assets	1,016,308 53
Total Gross Assets	$256,161,460 20
Non-admitted Assets	478,642 97
Total Admitted Assets	$255,682,817 23
Liabilities:	
Legal reserve	$200,431,313 00
Reserve on supplementary contracts	4,825,749 00
Reserve on unreported claims	729,157 66
Dividends left to accumulate	15,352,069 97
Premiums paid in advance	130,794 38
Unearned interest	709,959 36
Salaries, rent, etc., unpaid	16,614 87
Estimated state and federal tax	185,910 97
Unification of mortality	235,877 57
Suspense liabilities	1,576,501 56
Policyholders' dividends due and unpaid	43,947 74
Apportioned for 1971 dividends	9,359,860 00
Other liabilities	138,596 55
Total Liabilities	$233,736,352 63
Surplus in banks	21,946,464 60
Total	$255,682,817 23

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1970

Ledger Assets, October 31, 1969	$239,919,841 09
Income:	
Life premiums { Level	$18,095,594 68
Life premiums { Group	1,579,348 30
Dividends to purchase paid-up additions	2,887,533 80
Annuity premiums	192,463 48
Total premium income	$22,754,940 26
Received for supplementary contracts	228,184 48
Dividends left to accumulate at interest	2,035,642 76
Interest and rents	13,386,634 03
Collection fees received from other banks	315,312 80
Unification of mortality	253,748 61
Suspense income	504,546 66
Miscellaneous income	300 14
Profit on sale or maturity of securities	54,534 76
Increases in book value ledger assets	43,092 52
Total income	$39,576,937 02
Amount carried forward	$279,496,778 11
Disbursements:	
Death claims	$7,248,689 27
Matured endowments	787,898 00
Disability claims	14,889 97
Annuity payments	474,084 70
Surrender values	3,466,648 08
Dividends	8,725,162 16
Payments on supplementary contracts	824,145 99
Dividend accumulations surrendered	1,387,862 45
Collection fees	470,429 17
Medical fees	163,823 91
Salaries and employee benefits	1,315,549 45
Rent	102,173 16
State tax	319,720 71
Federal tax	346,953 72
Social security and unemployment tax	56,786 36
Advertising, printing, postage, etc.	138,603 77
Furniture and fixtures	10,293 99
Miscellaneous expenses	617,077 94
Unification of mortality	253,748 61
Miscellaneous interest payments	43,274 67
Other disbursements	490,076 96
Loss on sale of securities	309,742 71
Reduction in book value ledger assets	154,673 69
Paid to Saving Bank Life Insurance Council	1,737,817 53
Paid to Treasurer of the Commonwealth	266,126 13
Borrowed money repaid	—
Total disbursements	$29,726,253 10
Ledger Assets, October 31, 1970	$249,770,525 01

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1970

	LEVEL		*GROUP*		*TOTALS*	
	No.	*Amount*	*No.**	*Amount*	*No.*	*Amount*
In force Oct. 31, 1969	588,132	$1,219,562,192	108,263	$189,791,906	696,395	$1,409,354,098
New Issues	30,432	115,600,462	2,841	3,674,780	33,273	119,275,242
Revivals	1,284	4,988,667	—	—	1,284	4,988,667
Increases	—	11,680,793	15,700	39,720,817	15,700	51,401,610
Terminations:						
Death	4,725	6,322,627	600	898,401	5,325	7,221,028
Disability	—	—	6	25,500	6	25,500
Maturities	837	787,898	—	—	837	787,898
Expiry	3,858	11,562,994	5,163	10,849,255	9,021	22,412,249
Surrenders	9,097	15,672,027	—	—	9,097	15,672,027
Lapses	2,856	10,509,650	—	—	2,856	10,509,650
Decreases	—	6,086,219	—	—	—	6,086,219
Withdrawals	—	—	3,811	9,998,047	3,811	9,998,047
In force Oct. 31, 1970	598,475	$1,300,890,699	117,224	$211,416,300	715,699	$1,512,306,999

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1970, 5,375 annuity contracts representing annual payments of $704,125.74.

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND
Principal Office: 120 Tremont Street, Boston

Organized July 30, 1907 — Commenced business June 22, 1908

Robert A. MacLellan, *President* — William J. Fitzgerald, *Vice President*
Philip J. Coady, *Treasurer* — Francis D. Pizzella, *Clerk*

BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, P. P. Stuart, P. J. Coady, W. J. Fitzgerald, James R. Mercer, Jr.

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1970

Ledger Assets, October 31, 1969	**$2,459,296 89**
RECEIPTS	
Net interest on investments	$135,982 05
Unification of mortality payments from insurance banks	253,748 61
Profit on sale of securities	124 83
DISBURSEMENTS	
Unification of mortality payments to insurance banks	$253,748 61
Reimbursement to State under Chapter 178, Section 17	9,455 58
Miscellaneous expense	—
Loss on sale of securities	—
Ledger Assets, October 31, 1970	**$2,585,948 19**

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1970

U. S. Treasury Securities	$858,674 94
Other bonds	1,665,232 65
Deposit balance in National Bank	24,194 60
Advance to Spec. Ins. Guaranty Fund	37,846 00
Total Ledger Assets	**$2,585,948 19**

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1970

Ledger Assets — October 31, 1969	$200 00
RECEIPTS	
Payments from insurance banks to Savings Bank Life Insurance Council	$1,737,817 53
DISBURSEMENTS	
Salaries and employee benefits	$828,484 86
Rent	148,004 09
Social security and unemployment tax	31,923 83
Advertising, printing, postage, etc.	390,074 45
Furniture and fixtures	31,600 76
Miscellaneous expense	246,526 52
Ledger Assets — October 31, 1970	$61,403 02
Expense Refund Due insurance banks	60,204 42*
Total Admitted Assets	$1,198 60
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1970	
Suspense credit balance	$50,435 17*
Deposit in banks	111,838 19
Total	$61,403 02

***Deduction.**

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

FRANCIS W. SARGENT
Governor

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

Year Ending December 31, 1970

32 M3
21r
970, sec. D
7

SECTION D

RELATING TO

TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.

300-6-71-049216 Estimated Cost Per Copy: $9.81

MASS.: OFFICE OF The Commissioner OF Banks.

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

LEVERETT SALTONSTALL BUILDING

100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Deputy Commissioner of Banks and General Counsel

ROBERT J. MAIETTA

Director of Trust Company Examinations

LAURIE A. EBACHER

Assistant Director of Trust Company Examinations

JOHN F. GIBLIN

STATE LIBRARY OF MASSACHUSETTS
OCT 27 1971
STATE HOUSE, BOSTON

CONTENTS

	PAGE
Trust Companies:	
Abstracts of Annual Reports	20
Aggregate Statements, etc.	81
Alphabetical Index	1
General Remarks	iv
Lists Showing Location, President, Treasurer, Directors, etc.	4
Corporations Subject to General Laws, Chapter 172A:	
Lists Showing Location, President, Treasurer, Directors, etc.	17
General Remarks	viii
Statements of Condition	94
Miscellaneous Financial Institutions:	
The Massachusetts Company, Inc., Balance Sheets	98
Brown Brothers Harriman & Co., Statement of Condition	99
Holding Companies:	
Baystate Corporation	100
Shawmut Association	101
Transmission Agencies:	
General Remarks	viii
Statements of Amounts Transmitted	97

B21r
1970, Sec. D
A

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1971

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1970.

Respectfully,
FREYDA P. KOPLOW
Commissioner of Banks

TRUST COMPANIES

During the year two new trust companies opened for business: the Lowell Bank and Trust Company, Lowell on February 9, 1970; and The New Boston Bank and Trust Company, Boston on January 19, 1970. In addition, the Commonwealth National Bank, Boston, converted to a state chartered trust company effective April 16, 1970 with the title of Commonwealth Bank and Trust Company.

On July 1, 1970 the Bristol County Trust Company, Taunton, merged with the First National Bank of Attleboro under the charter of the latter bank, and the title of First Bristol County National Bank.

As a result of the above transactions, the number of trust companies showed a net increase of two for the year, and brought the total number of trust companies to seventy-five as of the close of business on December 31, 1970. Almost immediately thereafter, the number of trust companies changed when the Old Colony Trust Company, Boston, converted to a national bank under the name of Old Colony Trust, National Association after the close of business on December 31, 1970. Effective at the opening of business on January 4, 1971, The Massachusetts Bank, National Association merged with The First National Bank of Boston and the Old Colony Trust, National Association under the charter of The Massachusetts Bank, National Association, and the title of The First National Bank of Boston.

Gross earnings of $339,661,512 reflected a gain of $46,422,543 of which approximately 63% resulted from increased income on loans while the majority of the remainder came from higher earnings of the trust departments and from securities other than U. S. Government obligations. Total current operating expenses were up $41,174,407, with amounts paid for salaries accounting for the largest single item of the increase. Net current operating earnings before income taxes amounted to $73,643,070 which was $1,974,228 more than in the previous year of 1969 but was more than offset by the $2,270,815 increase in Federal and State income taxes paid or accrued. As a result, the net current operating earnings after taxes of $51,373,302 was $296,587 less than in 1969.

The total of $22,306,173 in cash dividends paid during 1970 reflected an increase of $3,944,764 over the prior year and represented a distribution of 43.42% of net current operating earnings after taxes and 52.31% of net profits before dividends.

The total capital funds of the trust companies, including reserves, increased $30,673,204 and on December 31, 1970 were $431,977,168 or 9.32% of the total resources of the banking departments. This is down slightly from the ten year average of 9.79%

Banking Departments

The total resources of the banking departments of state chartered trust companies reached $4,633,220,000 on December 31, 1970, a gain of $447,287,000 or 10.67% for the year. Approximately one-half of this growth was reflected in the loan categories which totaled $2,426,846,000 and represented 52% of the total assets. Cash, due from banks and U. S. Government obligations of $1,193,242,000, constituted 25% of the resources.

The overall demand deposits increased by $235,981,000 or 9.73%, and stood at $2,660,959,000 as of December 31, 1970. Commercial time deposits of $450,950,000 were up $122,117,000 for the same period, an increase of 37%.

Seventy-two trust companies had savings deposits aggregating $735,658,000 exclusive of $5,819,000 in various club accounts. This represents an increase of $73,560,000 or 11% for the year. The average rate of interest paid on these deposits in 1970 was 4.35%.

Total capital accounts of $431,977,168 represented 11.21% of all deposits. Effective December 31, 1970 each trust company was required to transfer its Guaranty Fund to Surplus.

As an additional protection for both savings and commercial depositors, seventy-one trust companies were members of the Federal Deposit Insurance Corporation which insured each depositor up to $20,000.

Trust Departments

The resources of the trust departments reached the six billion figure for the first time. Even so, the growth for the year was only a moderate one of $44,871,000 when compared to the increases experienced in prior years. Additional holdings of stocks accounted for the increase while the amounts invested in bonds decreased slightly.

There were thirty-eight trust companies with active trust departments. The assets of agency accounts in thirty-two departments had a book value of $9,140,649,000. In addition, nine of these trust companies also held assets of $534,523,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

Comparative Figures Relating to All Trust Companies on December 31, 1970 and December 31, 1969

(Amounts shown in thousands)

	1970	1969	Increase	Decrease
Number of Trust Companies	75	73	2	
Members of Federal Deposit Insurance Corporation	71	69	2	
Members of Federal Reserve System	16	17		1
Banking Departments:				
Capital notes and debentures	$ 27,123	$ 24,375	$ 2,748	
Capital stock	100,304	97,089	3,215	
Surplus, undivided profits and reserves[1,2]	304,550	279,847	24,703	
Demand deposits	2,660,959	2,424,978	235,981	
Time deposits	450,950	328,833	122,117	
Savings deposits[3]	741,477	667,641	73,836	
Total assets	4,633,220	4,185,933	447,287	
Trust Departments total assets	6,028,753	5,983,882	44,871	
Total resources in both departments	10,661,973	10,169,815	492,158	

[1] Includes earnings retained in Trust Departments.
[2] Includes valuation reserves (1970) $48,275; (1969) $48,282.
[3] Includes club deposits (1970) $5,819; (1969) $5,543.

Increases of Common Stock

Date Approved	Name of Bank	Increase Approved	Authorized Capital
Jan. 22, 1970	Lincoln Trust Company, Hingham	$204,250.00	$ 521,250.00
Jan. 23, 1970	Natick Trust Company, Natick	100,000.00	500,000.00
Feb. 12, 1970	Charlesbank Trust Company, Cambridge	90,000.00	650,000.00
Feb. 12, 1970	Coolidge Bank and Trust Company, Watertown	117,634.89	856,295.40
Feb. 12, 1970	Essex County Bank and Trust Company, Lynn	116,000.00	1,274,000.00
Feb. 16, 1970	Chatham Trust Company, Chatham	50,000.00	100,000.00
Feb. 17, 1970	Franklin County Trust Company, Greenfield	30,000.00	630,000.00
Feb. 17, 1970	Guaranty Trust Company, Waltham	78,356.00	861,908.00
Feb. 25, 1970	Western Bank and Trust Company, West Springfield	28,000.00	308,000.00
Feb. 26, 1970	Burlington Bank and Trust Company, Burlington	63,000.00	378,000.00
Feb. 26, 1970	Liberty Bank and Trust Company, Boston	33,070.00	694,570.00
Feb. 27, 1970	Citizens Bank and Trust Company of Peabody, Peabody	19,660.00	347,200.00
Mar. 16, 1970	Cape Ann Bank & Trust Company, Gloucester	60,000.00	660,000.00
Mar. 26, 1970	City Bank & Trust Company, Boston	138,915.00	2,917,215.00
Apr. 1, 1970	Heritage Bank and Trust Company, Westfield	50,000.00	300,000.00
May 18, 1970	Guaranty Bank & Trust Company, Worcester*	523,820.00	3,298,680.00
May 26, 1970	Massachusetts Bank and Trust Company, Brockton†	340,000.00	1,079,200.00
Aug. 28, 1970	Attleboro Trust Company, Attleboro	66,000.00	396,000.00
Dec. 10, 1970	Chicopee Bank and Trust Company, Chicopee	83,330.00	333,330.00
Dec. 29, 1970	Framingham Trust Company, Framingham	48,050.00	2,390,625.00

*Authorized for issuance only for exercise of conversion rights of holders of the $2,200,000 aggregate principal amount of 7% Convertible Subordinated Capital Debentures due 1990.
†$240,000 authorized for issuance only upon the conversion of $300,000 principal amount of 5% Convertible Subordinated Debentures.

Reduction of Common Stock

Effective Date	Name of Bank	Amount of Decrease
June 30, 1970	Bristol County Trust Company, Taunton merged with First National Bank of Attleboro. The title of the continuing bank changed to First Bristol County National Bank	$750,000.00
Oct. 26, 1970	Surety Bank and Trust Company, Wakefield — change in par value	392,437.50

Capital Notes and Debentures Authorized

Date Authorized	Name of Bank	Amount Authorized
May 18, 1970	Guaranty Bank & Trust Company, Worcester	$2,200, 00
May 26, 1970	Massachusetts Bank and Trust Company, Brockton	300,000
June 9, 1970	Industrial Bank and Trust Company, Everett	500,000
Nov. 17, 1970	Surety Bank and Trust Company, Wakefield	2,500,000
Nov. 30, 1970	Massachusetts Bank and Trust Company, Brockton	100,000

New Trust Companies Commencing Business

COMMENCED BUSINESS	NAME OF BANK	LOCATION
Jan. 19, 1970	The New Boston Bank and Trust Company	28 Stuart Street, Boston
Feb. 9, 1970	Lowell Bank and Trust Company	489 Merrimack Street, Lowell

Conversion of National Bank to State Chartered Trust Company

EFFECTIVE DATE	NAME OF BANK	LOCATION
Apr. 16, 1970	Commonwealth National Bank converted to Commonwealth Bank and Trust Company	150 Causeway Street, Boston

Trust Powers Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Aug. 7, 1970	Western Bank and Trust Company	11 Central Street, West Springfield

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 16, 1970	Morris Plan Bank and Banking Company of Chelsea	18 Province Street, Boston
Feb. 12, 1970	Norfolk County Trust Company, Brookline	60 Quincy Shore Drive, Quincy
Mar. 26, 1970	Naumkeag Trust Company, Salem	Junction of Lafayette Street and Loring Avenue, Salem
Apr. 23, 1970	Barclay Bank and Trust Company of Boston	575 Boylston Street, Boston
Apr. 23, 1970	B.M.C. Durfee Trust Company, Fall River	Main Road, Central Village, Westport
Aug. 7, 1970	Berkshire Bank & Trust Company, Pittsfield	558 East Street, Pittsfield
Aug. 7, 1970	Cape Cod Bank and Trust Company, Hyannis	Shank Painter Road, Route 6, Provincetown
Aug. 7, 1970	Essex County Bank and Trust Company, Lynn	Liberty Tree Mall, Danvers
Aug. 7, 1970	Falmouth Bank and Trust Company, Falmouth	Route 6A, Sandwich
Aug. 7, 1970	First Bank and Trust Company of Hampden County, Springfield	Westerly side of Parker Street, Springfield
Sept. 24, 1970	First Bank and Trust Company of Hampden County, Springfield	Westerly side of Suffield Street, Agawam
Sept. 24, 1970	Southeastern Bank and Trust Company, New Bedford	Corner of Acushnet Avenue and Hadley Street, New Bedford
Nov. 24, 1970	First Bank and Trust Company of Hampden County, Springfield	Grant's Plaza, westerly side of Northampton Street, U. S. Route 5, Holyoke

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 16, 1970	Guaranty Trust Company, Waltham (Branch Office)	From 93 Concord Avenue, Belmont to 60 Concord Avenue, Belmont
Jan. 16, 1970	Falmouth Bank and Trust Company, Falmouth (Branch Office)	From 183 Main Street, Falmouth to Town Hall Square, Falmouth
Feb. 12, 1970	Slade's Ferry Trust Company, Somerset (Branch Office)	From Indian Springs Plaza, Route 138, Somerset to Northeast corner of County and South Streets, Somerset
Feb. 12, 1970	Newton-Waltham Bank and Trust Company, Waltham (Branch Office)	From 301 Boston Post Road, Wayland to 303 Boston Post Road, Wayland
Mar. 26, 1970	Berkshire Bank & Trust Company, Pittsfield (Branch Office)	From 45 Park Street, Adams to 2 Park Street, Adams
Mar. 26, 1970	Capitol Bank and Trust Company, Boston (Main Office)	From 679 Beacon Street, Boston to 30 Hawkins Street, Boston and also to maintain a branch at 679 Beacon Street, Boston
June 25, 1970	Norfolk County Trust Company, Brookline (Branch Office)	From 376 Granite Avenue, East Milton to 556 Adams Street, East Milton
Aug. 7, 1970	Lexington Trust Company, Lexington (Branch Office)	From junction of Route 2 and Piper Road, Acton to 395 Massachusetts Avenue, Acton
Sept. 24, 1970	Winchester Trust Company, Winchester (Branch Office)	From 16 Mount Vernon Street, Winchester to junction of Main Street and Skillings Road, Winchester
Sept. 24, 1970	Charlesbank Trust Company, Cambridge (Branch Office)	From Mount Auburn Street near Harvard Square, Cambridge to One Boylston Street, Cambridge
Nov. 24, 1970	Guaranty Bank & Trust Company, Worcester (Branch Office)	From Commercial Street at Central Street, Worcester to 137 Shrewsbury Street, Worcester
Nov. 24, 1970	Cape Cod Bank and Trust Company, Hyannis (Branch Office)	From Falmouth Road, Centerville to south side of Falmouth Road near intersection with Old State Road, Centerville
Dec. 10, 1970	State Street Bank and Trust Company, Boston (Branch Office)	Change of address designation from 111 Franklin Street to 71 Federal Street, Boston

Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions Acts of 1970

Chapter	Amendment to:	Description
91	G.L., c. 255D, s. 1	Further defining retail instalment sale agreement.
96	G.L., c. 255B, s. 1	Making corrective changes in the law relative to the retail instalment sales of motor vehicles.
125	G.L., c. 167, new s. 54A	An act authorizing the registration of securities of banks in the name of a nominee.
135	G.L., 167, s. 52	Authorizing the Commissioner of Banks to close certain banks whenever he is of the opinion an emergency exists, and the officers of a bank to close the bank when there is a threat to the security of the bank.
163	G.L., c. 255D, s. 9, subs. B	Further prescribing the form of retail instalment sale agreements under the law relative to retail instalment sales and services
187	G.L., c. 255B, s. 1	Further defining the term "Retail Buyer" or "Buyer" under the retail instalment sales of motor vehicles law.
202	G.L., c. 255D, new s. 25A	Providing that the holder of a retail instalment sales agreement shall be subject to all defenses which the instalment buyer may have against the instalment seller.
215	G.L., c. 4, s. 7 G.L., c. 6, s. 12A, s. 12V	Designating the second and fourth Mondays of October as Legal Holidays.
272	G.L., c. 93, new s. 48	Providing a right of cancellation for certain contracts consummated at a place other than the seller's place of business.
294	G.L., c. 183, new s. 57	Prohibiting a mortgagee from imposing a penalty for prepayment of a mortgage due to a taking by eminent domain.
303	G.L., c. 168, s. 35 par. 10,	Increasing the amount which a savings bank may lend on improvement loans.
305	G.L., c. 168, s. 21, s. 22; G.L., c. 172, s. 51	Increasing limits upon deposits in savings banks and upon savings deposits in trust companies.
313	G.L., c. 184, s. 17B	Requiring that a mortgagor of real estate shall be given a printed copy of the statements contained in the mortgage application.
316	G.L., c. 140, s. 107	Making certain provisions of the small loans law conform to the Uniform Commercial Code.
457	G.L., c. 255, new s. 12F	Subjecting creditors in consumer transactions to the Defenses of the Borrower.
587	G.L., c. 167, new s. 18B	Authorizing the Commissioner of Banks to regulate the payment and advertisement of interest and to limit the rate of interest or dividends on deposits in non-Federally insured banks.

Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions (continued)
Acts of 1970 (continued)

Chapter	Amendment to:	Description
608	Special Act	Authorizing banks to assist in the distribution of food stamp coupons under the Federal food stamp program.
648	Numerous sections of G.L., c. 172, and also contains other provisions not incorporated into General Laws	Providing that the Guaranty Funds of trust companies be consolidated with and become part of the surplus accounts of said companies.
660	G.L., c. 93, s. 48	Making a corrective change in the law providing a right of cancellation for certain contracts consummated at a place other than the seller's place of business.
665	G.L., c. 255, s. 12E	Further limiting the liability of the owner of a credit card or other like credit device.
822	G.L., c. 255D, s. 27	Relating to the imposition of finance charges in certain revolving credit agreements under the retail instalment sales and services law.
824	G.L., c. 184, s. 17B; G.L., c. 140 c, s. 7	Requiring certain disclosures in certain residential real estate transactions
832	G.L., c. 172, s. 61	Relative to payment of interest on savings deposits in trust companies.
883	G.L., c. 93, s. 28, new s. 49	Prohibiting certain collection practices

Regulations

No regulations relative to trust companies, etc., were promulgated during 1970.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were three such companies with total resources of $16,861,000 doing business under this statute on December 31, 1970. The deposits in one of these companies are insured by the Federal Deposit Insurance Corporation.

TRANSMITTAL AGENCIES

Aggregate funds of $1,539,484 were transmitted to foreign countries during 1970 by the holders of the four licenses in force on December 31, 1970.

The Treasurer and Receiver General of the Commonwealth has custody of the surety or collateral bonds which are required of each agency in the amount of $15,000. These bonds are held for the protection of the customers' deposits. The other assets of these agencies are not under the supervision of the Commissioner of Banks.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

Included in this category are The Massachusetts Company, Inc., Brown Brothers Harriman & Co., Baystate Corporation and the Shawmut Association, Inc. The latter two corporations are multiple bank holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks. Total assets of these institutions including the various trust funds administered totaled $939,129,374 on December 31, 1970.

ONE-BANK HOLDING COMPANIES

Name of Holding Company	Name of Bank
Barclay Limited, Inc.	Barclay Bank and Trust Company of Boston
Berkshire Bancorp, Inc.	Berkshire Bank & Trust Company, Pittsfield
Boston Company, Inc. (The)	Boston Safe Deposit and Trust Company, Boston
Commonwealth National Corporation	Commonwealth Bank and Trust Company, Boston
North Atlantic Bancorp	Garden City Trust Company, Newton
State Street Boston Financial Corporation	State Street Bank and Trust Company, Boston

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
Arlington Trust Company	Lawrence	11	49	51
Attleboro Trust Company	Attleboro	4	21	23
Barclay Bank and Trust Company of Boston	Boston	4	21	23
Bay Bank and Trust Company	Beverly	4	21	23
Berkshire Bank & Trust Company	Pittsfield	13	61	63
B. M. C. Durfee Trust Company	Fall River	9	41	43
Boston Safe Deposit and Trust Company	Boston	4	21	23
Brookline Trust Company	Brookline	7	33	35
Burlington Bank and Trust Company	Burlington	7	36	38
Cambridge Trust Company	Cambridge	7	37	39
Cape Ann Bank & Trust Company	Gloucester	10	45	47
Cape Cod Bank and Trust Company	Hyannis (Barnstable)	10	49	51
Capitol Bank and Trust Company	Boston	4	24	26
Century Bank and Trust Company	Somerville	14	65	67
Charlesbank Trust Company	Cambridge	8	37	39
Chatham Trust Company	Chatham	8	40	42
Chicopee Bank and Trust Company	Chicopee	8	41	43
Citizens Bank and Trust Company of Peabody	Peabody	13	61	63
City Bank & Trust Company	Boston	5	25	27
Colonial Bank and Trust Company	Athol	4	20	22
Commerce Bank & Trust Company	Worcester	17	77	79
Commercial Bank and Trust Company	Wilmington	16	76	78
Commonwealth Bank and Trust Company	Boston	5	25	27
Coolidge Bank and Trust Company	Watertown	16	73	75
Depositors Trust Company	Medford	12	56	58
Essex County Bank and Trust Company	Lynn	11	53	55
Fall River Trust Company	Fall River	9	44	46
Falmouth Bank and Trust Company	Falmouth	9	45	47
Fiduciary Trust Company	Boston	5	25	27
First Bank and Trust Company (The)	Chelmsford	8	41	43
First Bank and Trust Company of Hampden County	Springfield	14	65	67
First Bank and Trust Company of Haverhill	Haverhill	10	48	50
First Bank and Trust Company of Wellesley	Wellesley Hills	16	73	75
Framingham Trust Company	Framingham	9	45	47
Franklin County Trust Company	Greenfield	10	45	47
Garden City Trust Company	Newton	13	60	62
Guaranty Bank & Trust Company	Worcester	17	77	79
Guaranty Trust Company	Waltham	15	69	71
Hancock Bank and Trust Company	Quincy	13	61	63
Harvard Trust Company	Cambridge	8	37	39
Heritage Bank and Trust Company	Westfield	16	73	75
Industrial Bank and Trust Company	Everett	9	41	43
Investors Bank & Trust Company	Boston	5	25	27
Lexington Trust Company	Lexington	11	52	54
Liberty Bank and Trust Company	Boston	5	28	30
Lincoln Trust Company	Hingham	10	49	51
Lowell Bank and Trust Company	Lowell	11	53	55
Malden Trust Company	Malden	11	53	55
Marblehead Trust Company	Marblehead	12	53	55
Massachusetts Bank and Trust Company	Brockton	6	33	35
Melrose-Wakefield Trust Company	Wakefield	15	69	71
Merchants Bank and Trust Company of Cape Cod	Hyannis (Barnstable)	10	49	51
Middleborough Trust Company	Middleborough	12	57	59
Milton Bank and Trust Company	Milton	12	57	59
Natick Trust Company	Natick	12	57	59
Naumkeag Trust Company	Salem	14	64	66
New Boston Bank and Trust Company (The)	Boston	5	29	31
Newton-Waltham Bank and Trust Company	Waltham	15	69	71
Norfolk County Trust Company	Brookline	7	33	35
[1]**Old Colony Trust Company**	Boston	6	29	31
Rockland Trust Company	Rockland	13	61	63
Saugus Bank and Trust Company	Saugus	14	65	67
Slade's Ferry Trust Company	Somerset	14	65	67
Southeastern Bank and Trust Company	New Bedford	12	57	59
State Street Bank and Trust Company	Boston	6	29	31
Surety Bank and Trust Company	Wakefield	15	69	71
Town Bank and Trust Company	Brookline	7	33	35
United States Trust Company	Boston	6	29	31
Unity Bank and Trust Company	Boston	6	32	34
University Trust Company	Cambridge	8	37	39
Valley Bank and Trust Company	Springfield	14	68	70
Ware Trust Company	Ware	15	72	74
Western Bank and Trust Company	West Springfield	16	73	75
Winchester Trust Company	Winchester	16	77	79
Woburn Bank and Trust Company	Woburn	17	77	79

[1] Converted to a National Bank with title Old Colony Trust, National Association, effective after close of business December 31, 1970.

ABSTRACTS OF THE ANNUAL REPORTS

OF

TRUST COMPANIES

SHOWING

LOCATIONS OF MAIN OFFICES

AND BRANCHES

NAMES OF PRESIDENT, TREASURER,

DIRECTORS AND MEMBERS OF

EXECUTIVE COMMITTEE

AND

CORPORATIONS SUBJECT TO CHAPTER 172A

OF THE GENERAL LAWS

ATHOL

Colonial Bank and Trust Company
384 Main Street, 01331

T. J. Arria, *President* — R. H. Barry, *Treasurer*

Directors

*T. J. Arria
R. H. Barry
M. A. Casella
*E. F. Cetto
*J. D. Eaton
*J. G. Gagliardi
A. J. Richard

Assets

Banking Department . .	$3,000,288 03

ATTLEBORO

Attleboro Trust Company
8 North Main Street, 02703

Branch Offices
7 County Street, Attleboro
Copeland Drive, Mansfield
2 North Washington Street, North Attleboro
O'Neil Boulevard
Triboro Plaza, North Attleboro

S. M. Gower, Jr., *President* — H. C. MacKell, *Treasurer*

Directors

*E. H. Augat
G. G. Bergh
T. K. Bliss
*C. W. Cederberg
*J. H. Condon
R. M. DeLong
*E. R. Farrell, Jr.
S. H. Garner, Jr.
*S. M. Gower, Jr.
*A. L. Hall
A. R. Hilsinger, Jr.
H. C. MacKell
J. W. McIntyre
G. E. Nerney
W. A. Nerney
R. V. Olson
W. C. H. Prentice
*L. B. Smith
T. J. Snyder
W. F. Walton
C. R. Yeager

Assets

Banking Department . .	$28,045,921 39
Trust Department . . .	18,404,011 21

BEVERLY

Bay Bank and Trust Company
165-167 Cabot Street, 01915

Branch Offices
4 Colon Street
721 Hale Street, Beverly Farms
81 Elm Street, Danvers
1 State Street, Lynn
Post Office Square, Lynnfield
5 Dodge Street, North Beverly
Walnut Shopping Center, South Hamilton

W. G. Fish, *President* — E. E. Hatch, *Treasurer*

Directors

R. P. Breed, Jr.
W. J. Breed
*R. J. Broderick
*R. J. Brown
H. L. Desjardins
*W. G. Fish
*C. H. Glovsky
*C. E. Harwood
R. F. Hunter
*N. R. Jack
*L. V. MacDuff
*G. W. Mattson
*A. G. Means
G. J. Pappas

Assets

Banking Department . .	$34,508,971 78
Trust Department . . .	4,988,544 17

BOSTON

Barclay Bank and Trust Company of Boston
2000 Beacon Street, Brighton, 02146
Branch Offices
1101 Commonwealth Avenue
363 Washington Street
575 Boylston Street

J. V. Sidell, *President* — W. C. Brooks, *Treasurer*

Directors

C. J. Artesani
Gordon Bronson
Walter Elisha
A. M. Feuerstein
Morton Godine
Earle Groper
S. L. Miller
*F. A. Morse
F. A. Papale, Jr.
Stanley Shuman
*J. V. Sidell
*P. M. Siskind
P. D. Slater
John Welch
Robert Yanofsky

Assets

Banking Department . .	$17,517,179 49

Boston Safe Deposit and Trust Company
One Boston Place, 02106

H. L. Thomas, Jr., *President* — R. E. Bennink, *Treasurer*

Directors

*V. R. Alden
D. C. Crockett
F. S. Deland, Jr.
H. H. Estin
N. H. Garrick, Jr.
J. L. Grandin, Jr.
*D. J. Hurley
*John Lowell
Robert Mainer
*W. F. Morton
*George Olmsted, Jr.
L. C. Peters
*George Putnam
*S. R. Rabb
*J. E. Rogerson
*H. L. Thomas, Jr.
C. V. Vappi
C. M. Williams
*W. W. Wolbach

Assets

Banking Department . .	$143,330,978 16
Trust Department . . .	1,025,141,125 36

Capitol Bank and Trust Company
679 Beacon Street, 02215
Branch Office
439 Boylston Street

S. J. Tarlow, *President* — Richard Sellers, *Treasurer*

Directors

Herbert Abramson
*Sol Bloom
*Allen Gordon
Charles Gulino
*Edwin Howard
Joseph Kruger
J. P. Meehan
John O'Connell
R. H. O'Connell
H. I. Stoller
*S. J. Tarlow
V. J. Tocci
Robert Walker
*Sidney Weiner
*Manuel Wyner

Assets

Banking Department . .	$61,424,797 09

*Executive Committee Member.

City Bank & Trust Company
25 Court Street, 02108

Branch Offices
125 Harvard Avenue, Allston
1214 Blue Hill Avenue, Mattapan
130 Newmarket Square, Roxbury

Rubin Epstein, *President* — D. G. Doty, *Treasurer*

Directors

Murray Alberts	*S. W. Poorvu
*Leon Cangiano	W. C. Rowe
*Herbert Carver	H. L. Shivek
N. S. Coyne	Nathan Silverstein
Martin DeMatteo, Jr.	Louis Spero
*D. G. Doty	Stephen Tavilla
*C. G. Drucker	Frances Tomasello
*Rubin Epstein	V. P. Wilbur
Maurice Krasner	Harry Winokur
*David Livingston	M. J. Zabarsky
T. F. O'Donnell	

Assets

Banking Department	$81,124,687 71
Trust Department	22,917 77

Commonwealth Bank and Trust Company
150 Causeway Street

Branch Offices
6 Beacon Street
89 Broad Street
139 Newbury Street
1610 Commonwealth Avenue, Brighton
350 Broadway, Chelsea

C. M. Goldthwaite, *President* — J. J. Burgess, *Treasurer*

Directors

B. R. Baldwin	*C. M. Goldthwaite
J. F. Bayer	*H. S. Hoffman
Isadore Bromfield	*C. J. Richardson
Paul Cifrino	*B. A. Riemer
O. A. Cohen	I. L. Rosenblum
George Condakes	R. A. Saunders
*R. N. Cox	W. H. Sullivan, Jr.
Richard Donahue	M. S. Tagerman
C. R. Elam	A. D. Vetstein
*P. D. Fine	Abraham Winer

Assets

Banking Department	$47,129,650 27
Trust Department	666,061 47

Fiduciary Trust Company
10 Post Office Square, 02105

R. H. Gardiner, *President* — John Plimpton, *Treasurer*

Directors

J. Q. Adams	A. B. Hunt
*J. B. Ames	G. S. Johnston
J. W. Bryant	E. H. Kendrick
Samuel Cabot, Jr.	R. T. Lyman, Jr.
J. W. Cobb	*E. H. Osgood
Philip Dean	M. D. Perkins
E. L. Emerson	John Plimpton
R. W. Emmons, Jr.	*P. H. Theopold
*R. H. Gardiner	J. L. Thorndike
J. B. Gray	*R. G. Wiese
H. R. Guild	*R. B. Williams
F. W. Hatch, Jr.	

Assets

Banking Department	$16,639,888 13
Trust Department	331,804,333 55

Investors Bank & Trust Company
24 Federal Street, 02110

R. D. Brace, *President* — E. E. Archibald, *Treasurer*

Directors

*F. W. Andres	J. T. Fallon
*R. D. Brace	J. H. Knowles
*H. D. Brigham, Jr.	George Macomber
C. C. Cabot, Jr.	C. M. Yastrzemski
*C. F. Eaton, Jr.	

Assets

Banking Department	$8,991,122 12
Trust Department	671,350 37

Liberty Bank and Trust Company
7 School Street, 02108
Branch Office
205 Harvard Avenue, Allston
62 Boylston Street

B. D. Schulman, *President* — P. D. Murphy, *Treasurer*

Directors

P. L. Beane	Charles Maliotis
*Kenneth Bornstein	*P. D. Murphy
Eleanore Gately	*M. C. Roberts
Irving Groper	S. J. Rosenthal
Maurice Grossman	D. L. Saunders
*R. B. Gryzmish	*B. D. Schulman
*Eli Jacobson	*H. B. Shpiner
Morton Ladge	J. J. Walsh, Jr.
*L. M. Levinson	

Assets

Banking Department	$19,678,989 46

New Boston Bank and Trust Company (The)
28 Stuart Street

L. G. Pollock, *President* — J. R. Freeman, *Treasurer*

Directors

J. G. Bradley	*J. N. Kelly
Michael Cyker	C. Y. Lee
L. F. DiGiovanni	B. H. Marcus
Eli Fleishman	*L. G. Pollock
*Manuel Ginsberg	*S. H. Rudman
Henry Goldman	T. E. Sanders
J. W. Grundy, Jr.	Mario Umana
*J. S. Hekimian	C. P. Vallis
*A. J. Isgur	Alan Voulgaris
A. L. Jacobs	N. M. Wallack
*Harold Katz	A. W. Winston

Assets

Banking Department	$6,652,979 80

*Executive Committee Member.

Old Colony Trust Company[1]
1 Federal Street, 02110

B. A. Williams, Jr. — *President*
A. A. Hunter — *Treasurer*

Directors

J. S. Ames, Jr.
*S. C. Badger
G. R. Brown
F. H. Burr
C. C. Cabot
A. J. Casner
F. C. Church
A. L. Coburn, Jr.
R. C. Damon
C. W. Haffenreffer
R. A. Hall
Amor Hollingsworth
J. E. Lawrence
J. W. Lund
J. R. Morss
J. T. Noonan
Q. A. Shaw, Jr.
*H. S. Warren
H. B. Washburn, Jr.
*B. A. Williams, Jr.
J. N. Worcester
*P. I. Wren

ASSETS

Banking Department	$14,765,009 41
Trust Department	2,900,384,132 36

State Street Bank and Trust Company
225 Franklin Street, 02101

Branch Offices
Corner Arlington and Providence Streets
587 Boylston Street
Corner Court and Tremont Streets
71 Federal Street
125 High Street
Corner Longwood and Brookline Avenues
Corner Massachusetts Avenue and Boylston Streets
Corner State and Congress Streets
71 Summer Street
300 Western Avenue, Brighton
508 Geneva Avenue, Dorchester
948 Bennington Street, East Boston
60 Newmarket Square, Roxbury
2343 Washington Street, Roxbury
631 V.F.W. Parkway, West Roxbury
Corner Beecham and Market Streets, Chelsea

G. B. Rockwell — *President*
D. J. Lewis — *Treasurer*

Directors

C. B. Barnes
*Theodore Chase
*W. S. Edgerly
S. H. Feldberg
H. H. Fellows, Jr.
R. D. Grimm
*H. F. Hagemann, Jr.
P. B. Hamilton
*E. B. Hanify
C. H. Hood
J. S. Howe
C. M. Hutchins
R. A. Lawrence
F. B. Maher
*J. T. G. Nichols, III
R. E. Roberson
*G. B. Rockwell
H. S. P. Rowe
J. K. Spring
*C. H. Wardwell
Moses Williams
J. J. Wilson
*S. H. Wolcott, Jr.
*A. S. Woodworth

ASSETS

Banking Department	$1,244,392,977 42
Trust Department	1,004,129,650 18

United States Trust Company
30 Court Street, 02101

Branch Offices
1603 Blue Hill Avenue, Mattapan
475 Blue Hill Avenue, Roxbury

J. R. Morse — *President*
F. X. Toomey, Jr. — *Treasurer*

Directors

D. M. Boylan
F. S. Deland
*W. H. Dolben, Jr.
P. W. Fitzpatrick
*M. S. Grossman
*A. R. Morse
*John Morse
*J. R. Morse
*E. P. Pope
*P. C. Welch

ASSETS

Banking Department	$58,313,961 50
Trust Department	20,080,571 38

Unity Bank and Trust Company
416 Warren Street, Roxbury, 02119

D. E. Sneed, Jr. — *President*
M. J. Peck — *Treasurer*

Directors

*H. N. Alleyne, Sr.
*L. H. Banks
R. S. Brooks
J. G. Bynoe
C. W. Downer
*M. E. Gilmore, Jr.
*Eric Harriott
G. A. Jones
*C. H. Lewis, Jr.
*R. M. Malloy
*B. H. Martin
*G. R. Skelly
*D. E. Sneed, Jr.
D. L. Stull
R. A. Weaver, Jr.

ASSETS

Banking Department	$10,935,876 87

BROCKTON

Massachusetts Bank and Trust Company
245 Main Street, 02403

A. W. Carleton — *President*
E. S. Buchanan — *Treasurer*

Directors

Arthur Bobrick
*E. S. Buchanan
D. A. Buckley
L. A. Caparotta
*A. W. Carlton
R. G. Clark, Jr.
*R. G. Clark, III
*Robert Connors
Paul Counihan
A. C. Gennaco
Richard Gens
Lester Gilson
*J. W. Grosse
Theodore Karp
J. D. Keefe
*James Kourafas
Steve Kourafas
Joseph Landis
Hjalmar Peterson
R. T. Porter
M. R. Rafkin
Hyman Silver
Russell Thompson
Peter Varrasso

ASSETS

Banking Department	$10,978,474 03

*Executive Committee Member.
[1] Converted to Old Colony Trust, National Association, effective after close of business December 31, 1970.

BROOKLINE

Brookline Trust Company
1341 Beacon Street, 02146

Branch Offices
1627 Beacon Street
1228 Boylston Street
1 Harvard Street
500 Harvard Street

W. A. Anastos, *President* — F. J. Paul, *Treasurer*

Directors

*W. A. Anastos
*F. W. Capper
Julian Cohen
*Hamilton Coolidge
Edward Dane
F. S. Deland, Jr.
*G. W. Graham
T. C. Haffenreffer, Jr.
C. F. Hovey
A. A. O'Shea
Samuel Pinanski
*C. M. Pyle, Jr.
H. T. Wiggin

Assets

Banking Department . . $46,145,628 58
Trust Department . . . 3,646,414 86

Norfolk County Trust Company
1319 Beacon Street, 02146

Branch Offices
145 Washington Street, Brookline
2 South Main Street, Bellingham
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
1290 Boylston Street, Chestnut Hill
390 Washington Street, Dedham
858 Washington Street, Dedham
2 Cocasset Street, Foxboro
49 Main Street, Franklin
478 Main Street, Medfield
Main Street, Medway
2 Eliot Street, Milton
376 Granite Avenue, East Milton
40 First Avenue, Needham
1055 Great Plain Avenue, Needham
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
60 McGrath Highway, Quincy
84 North Main Street, Randolph
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
15 Central Street, Wellesley
342 Washington Street, Wellesley Hills
693 High Street, Westwood
525 Washington Street, Weymouth

J. S. Marsh, *President* — K. C. Churchill, *Treasurer*

Directors

P. D. Balcom
F. E. Bergfors
J. P. Birmingham
*Matthew Brown
G. S. Burr
*E. O. Cappers
*F. A. Carlson
D. P. Carter
D. P. Colburn
K. F. Corcoran
D. H. Danforth
D. P. DiMaggio
J. H. Draper, Jr.
J. F. Graham
B. D. Grossman
*George Howland
J. W. Kunhardt
D. J. Mann
*J. S. Marsh
*H. B. Nash
*F. P. Parker
R. P. Sonnabend
*J. P. Tyrrell
*R. S. Willis
*J. P. Winchester

Assets

Banking Department . . $264,246,510 46
Trust Department . . . 28,061,955 96

Town Bank and Trust Company
294 Harvard Street, 02146

Branch Office
1186 Boylston Street, Chestnut Hill

R. C. Linnell, *President* — Arthur Cassidy, *Treasurer*

Directors

*F. G. Begley
M. L. Carter
Andrew Christo
C. N. Collatos
*James Condos
Stanley Gruber
*R. C. Linnell
*Raymond Mannos
F. P. Nadel

Assets

Banking Department . . $12,128,421 43

BURLINGTON

Burlington Bank and Trust Company
33 Center Street, 01803

J. P. DiIorio, *President* — B. P. Murphy, *Treasurer*

Directors

B. J. Braudis
*M. L. Colangelo
Aurele Cormier
*L. R. Crocker
*J. P. DiIorio
J. L. DiMarzo
L. F. Doyle
*J. H. Driscoll
Margaret Gedick
J. J. Gulde
*J. M. Kilmartin
*Ronald MacKenzie
J. A. Marino
R. F. McLaughlin
B. P. Murphy
*J. L. Murphy, Jr.
R. W. Murray
R. N. Neves
*C. L. Shea
L. S. Sherman
A. E. Wilde

Assets

Banking Department . . $14,290,820 57

CAMBRIDGE

Cambridge Trust Company
1336 Massachusetts Avenue, 02138

Branch Office
326 Main Street

H. G. Bradlee, *President* — R. F. Doyle, *Treasurer*

Directors

R. B. Bailey
William Bentinck-Smith
A. D. Bond, Jr.
R. F. Bradford
*H. G. Bradlee
*L. H. Clark
M. C. Crum
Casimir DeRham, Jr.
J. M. Dry
*H. M. Hague
M. G. Kispert
*P. D. Littlefield
*G. A. Macomber
H. M. Morgan
W. L. Payson
E. W. Phippen
J. I. Stockwell
W. L. Taggart, Jr.
*H. D. Winslow

Assets

Banking Department . . $42,435,918 13
Trust Department . . . 39,302,829 58

*Executive Committee Member.

Charlesbank Trust Company
124 Broadway, 02142
Branch Office
671 Massachusetts Avenue

John J. Campbell, *President* — D. H. Lichter, *Treasurer*

Directors

*J. J. Campbell	*Z. K. Kurkjian
*M. M. Ciani	*D. H. Lichter
*Sheldon Cohen	*J. F. McEvoy, Jr.
*B. S. Costello, Jr.	*H. F. Owens
*J. L. Duff	*J. B. Sullivan, Jr.
*J. P. Fantasia	*W. J. Sullivan
*H. F. Greene	*J. G. Tellier
*W. A. Guleserian	*J. J. Toomey

Assets

Banking Department . . $16,363,853 60

Harvard Trust Company
1414 Massachusetts Avenue, 02139

Branch Offices
615 Concord Avenue
226 Main Street
689 Massachusetts Avenue
1847 Massachusetts Avenue
575 Technology Square
655 Massachusetts Avenue, Arlington
72 Leonard Street, Belmont
63 Trapelo Road, Belmont
483 Trapelo Road, Belmont
38 Main Street, Concord
288 Great Road, Littleton
1761 Massachusetts Ave., Lexington

E. F. Stockwell, Jr., *President* — H. C. Riley, *Treasurer*

Directors

J. C. Boyd, II	Helge Holst
Adrian Broggini	*T. M. Horan
*J. I. Carlson, Jr.	N. C. Hubley, Jr.
E. A. Crane	A. M. Innes
*P. V. Cusick	J. P. Mirak
J. K. Damon	E. S. Newbury, Jr.
*J. H. Dyer	D. M. Robinson
R. W. Fawcett	E. F. Stockwell, Jr.
*Samuel Fogler	D. T. Wendell
E. L. Frost	L. G. Wiggins
*D. S. Greer	

Assets

Banking Department . . $225,591,139 50
Trust Department . . . 96,430,565 24

University Trust Company
2400 Massachusetts Avenue, 02140

T. W. Fitzgerald, *President* — K. J. Jacobson, *Treasurer*

Directors

C. A. Brusch	*W. F. Looney, Jr.
*J. L. Danehy	*T. W. Lynch
*T. W. Danehy	Frank Mancusso
*T. W. Fitzgerald	*M. S. Mele
W. R. Hertzon	*R. R. Popeo

Assets

Banking Department . . $11,397,543 09

CHATHAM

Chatham Trust Company
Main Street, 02633

C. E. Hammond, *President* — J. W. Deer, *Treasurer*

Directors

C. E. Hammond	*J. T. Manson, II
*C. C. Harding	K. H. Pratt
F. W. Howes	*H. F. Reynolds
C. W. Lumpkin	

Assets

Banking Department . . $6,703,751 73
Trust Department . . . 63,100 90

CHELMSFORD

The First Bank and Trust Company
44 Central Square, 01824

Branch Offices
290 Central Street, Lowell
199 Boston Road, North Billerica
2 Groton Road, North Chelmsford

W. C. Lahue, *President* — E. F. Day, *Treasurer*

Directors

A. H. Bloom	N. E. Day
M. J. Brown	*R. A. Johnson
E. F. Burns	*C. S. Kokinos
V. G. Chigas	*W. C. Lahue
J. L. Cooney	R. E. Picken

Assets

Banking Department . . $11,794,627 24

CHICOPEE

Chicopee Bank and Trust Company
35 Center Street, 01013

Branch Office
Fairfield Mall

C. W. Phillips, Jr., *President* — E. M. Ferris, *Treasurer*

Directors

*Vito Caolo	*J. J. Landers
J. E. Connor	S. I. Partyka
C. J. Deliso	*C. W. Phillips, Jr.
*E. M. Ferris	*N. A. Rouillard
*H. A. Kulig	John Tenczar

Assets

Banking Department . . $8,329,058 10

*Executive Committee Member.

EVERETT

Industrial Bank and Trust Company
19 Norwood Street, 02149

J. J. Dillon, *President* — R. W. Tobias, *Treasurer*

Directors

A. R. Carli, Jr.
*J. J. Dillon
J. B. Fisher
D. A. Freedman
H. J. Gray
*R. A. Johnson
*I. E. Kane
*Ralph Metcalf
*C. O. Monahan
*Gerald Roberts
Salvatore Rocco
*B. P. Rome
*J. P. Rowan
*Kane Simonian

Assets

Banking Department . . $9,121,978 57

FALL RIVER

B. M. C. Durfee Trust Company
80 North Main Street, 02722

Branch Offices
77 Bank Street
Fall River Shopping Center on Marianno Bishop Boulevard
1000 North Main Street
1485 Pleasant Street
236 South Main Street
Intersection 114A and 6, Seekonk

E. B. Sturges, *President* — A. S. Rezendes, *Treasurer*

Directors

Henry Ashworth
D. H. Atwater, Jr.
Edward Brayton
*J. S. Brayton, Jr.
*L. S. Brayton
P. S. Brayton
*L. S. Chace, Jr.
W. W. Curtis
*George Delano, Jr.
*Thomas DeVido
W. R. S. Eaton
L. A. Horvitz
Thomas Marvell
*H. W. LaPointe, Jr.
*William Mason
*C. M. Moran
*Newell Robb
M. R. Silva
*M. N. Sobiloff
*E. B. Sturges
R. F. Sykes
*J. T. Waldron
*M. F. Welsh

Assets

Banking Department . . $50,310,994 82
Trust Department . . . 93,917,586 93

Fall River Trust Company
43 North Main Street, 02722

Branch Offices
216 New Boston Road
1219 Pleasant Street
1601 South Main Street
111 Stafford Road
South Main Street, Assonet
848 State Road, North Westport
891 County Street, Somerset
435 Wilbur Avenue, Swansea

Anthony Perry, *President* — J. M. Castanho, *Treasurer*

Directors

O. E. Boivin
*J. A. Faria
S. S. Feinberg
*T. H. Nabb, Jr.
J. E. O'Neil
*Anthony Perry
A. G. Pierce
R. L. Smith
H. G. Squire

Assets

Banking Department . . $64,317,028 42
Trust Department . . . 2,581,846 66

FALMOUTH

Falmouth Bank and Trust Company
249 Worcester Court East

Branch Office
11 Town Hall Square

S. H. Wright, *President* — E. A. Rich, Jr., *Treasurer*

Directors

*D. H. Amend
*H. G. Behrens
*R. J. Canning
*C. W. Jacoby
*Forbes MacGregor
*M. T. Medeiros
*F. L. Nickerson
*R. B. Roderick
*R. C. Tait
*P. I. Wessling
*S. H. Wright

Assets

Banking Department . . $8,495,028 56

FRAMINGHAM

Framingham Trust Company
79 Concord Street, 01701

Branch Offices
12 Front Street, Ashland
5 Edgell Road, Framingham Centre
490 Cochituate Road, Framingham
Shoppers' World, Framingham
110 Union Avenue, Framingham
805 Water Street, Framingham
266 Waverly Street, Framingham
818 Washington Street, Holliston
59 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
31 North Main Street, Sherborn
Sudbury Plaza, Post Road, Sudbury
Old Concord Road, South Sudbury

E. F. Fecteau, *President* — F. E. Harrington, *Treasurer*

Directors

J. P. Bartlett
W. H. Booth
F. G. Farrell
E. F. Fecteau
*H. A. Fitts
*C. F. Long
N. R. Nathanson
*J. R. Perini, Jr.
*J. J. Prindiville, Jr.
J. S. Sculos
*C. A. Sheridan
*J. W. Tiberio
*T. S. Valpey, Jr.

Assets

Banking Department . . $92,170,890 56
Trust Department . . . 8,812,075 80

*Executive Committee Member.

GLOUCESTER

Cape Ann Bank & Trust Company
154 Main Street, 01930

Branch Offices
224 Washington Street, Gloucester
17 Union Street, Manchester

C. E. Kendall, *President* — R. M. Williams, *Treasurer*

Directors

E. R. Abbott
*Gordon Abbott
*J. N. Abbott, Jr.
R. L. Andrews
A. C. Babson
N. K. Banks, Jr.
T. A. Bradley
*R. F. Brown
F. M. Bundy
*H. H. Bundy
C. R. Clark
*E. A. Hagstrom
*C. T. Heberle
*A. M. Herrold
R. N. Hooper
C. E. Kendall
Leonard Linquata
W. J. MacInnis
*L. C. McEwen
Carl Moores
A. H. Nutton
*M. F. Piper
*C. K. Steele
George Stevens
*T. M. Vye

ASSETS

Banking Department	$30,446,537 51
Trust Department	8,571,876 17

GREENFIELD

Franklin County Trust Company
324 Main Street, 01301

Branch Offices
399 Federal Street
Mohawk Plaza, Orange
12 North Main Street, Orange

D. M. Kelley, *President* — B. S. Richardson, *Treasurer*

Directors

*G. E. Ainsworth
N. F. Batchelor
*F. L. Boyden
*L. M. Cairns
E. E. Cormier
*H. V. Erickson
*J. W. Haigis, Jr.
*R. S. Harper
E. S. Harris
*G. J. Hayer
*W. J. Hosmer
*D. M. Kelley
*H. B. Kramer
*D. C. Lunt
*D. C. Lunt, Jr.
I. P. Muzzey
*R. S. Reid
*L. L. Richards
*M. R. Skibiski
*D. A. Witty

ASSETS

Banking Department	$36,837,863 94
Trust Department	27,526,918 53

HAVERHILL

First Bank and Trust Company of Haverhill
100 Lafayette Square, 01830

Paul Kazarosian, *President* — W. B. Morton, *Treasurer*

Directors

*G. J. Antognoni
*Norris Bendetson
E. A. D'Alessandro
*Paul Kazarosian
Gordon Lauder
*W. B. Morton
*Harold Novick
*Ralph Pasquale
*Carl Pescosolido
Carl Pescosolido, Jr.
Norman Phaneuf

ASSETS

Banking Department	$6,210,980 22

HINGHAM

†Lincoln Trust Company
11 Fearing Road, 02043

Branch Office
Route 139, Marshfield Plaza, Marshfield

H. W. Healey, Jr., *President* — R. M. Anderson, *Treasurer*

Directors

Stephen Baker, Jr.
F. S. Barbuto, Jr.
W. B. Canterbury
D. G. Currier
*T. E. Curtis
D. M. Garland
*H. W. Healey, Jr.
C. A. Johnson, Jr.
*J. A. Malloy, Jr.
A. A. Miranda
*R. E. Naser
*J. F. O'Neil
Alden Weston

ASSETS

Banking Department	$10,644,450 92

HYANNIS

Cape Cod Bank and Trust Company
307 Main Street, 02601

Branch Offices
Airport Rotary
Main Street, Harwich Port
Main Street, Orleans
Main Street, Osterville
Route 28, South Yarmouth

R. A. Farnham, *President* — E. H. White, *Treasurer*

Directors

H. A. Callahan
*Palmer Davenport
A. P. Doane, Jr.
*R. A. Farnham
*D. B. Leen
*Russell Makepeace
G. W. Moore
*H. L. Murphy
*R. C. Nickerson
T. J. Powers
*E. L. Sims
R. F. Sims
H. F. Smith
R. B. Snow
E. E. Sparrow

ASSETS

Banking Department	$44,453,052 57
Trust Department	7,641,324 51

Merchants Bank and Trust Company
of Cape Cod
375 Iyanough Road, 02601

L. G. Laskey, *President* — J. L. Scheeler, *Treasurer*

Directors

D. T. Baker
*W. F. Butler, Jr.
E. R. Buttner
Max Coffman
J. J. FitzGerald
*J. J. Furman
J. F. Gargan
*P. F. Gogan
C. J. Hamilton
J. J. Kayajan
F. W. Keating
*L. G. Laskey
M. M. Myers
David Nelson
*L. G. Newman
*J. J. Reilly
*J. L. Scheeler

ASSETS

Banking Department	$10,314,076 20

***Executive Committee Member.**
†Formerly Hingham Lincoln Trust Company; change in name effective January 22, 1970.

LAWRENCE

Arlington Trust Company
305 Essex Street, 01842

Branch Offices

78 Amesbury Street
700 Essex Street
348 Jackson Street
1 Winthrop Avenue
227 North Main Street, Andover
1155 Main Street, Haverhill
476 Broadway, Methuen
190 Haverhill Street, Methuen
10 Central Street, Middleton
Port Plaza, Shopping Center, Newburyport
149 Main Street, North Andover
Route 114, North Andover Mall

D. J. Murphy, Jr. — *President*
E. V. Reed — *Treasurer*

Directors

H. G. Bronson
D. E. Cullati
L. C. Eidam
J. E. Fenton
*T. F. Gallagher
Max Goldstein
Nicholas Grieco
K. W. Hajjar
*F. A. Higgins
J. B. Ippolito
M. W. Kenney
F. B. Kittredge
J. A. Lamprey
A. P. Manzi
V. J. Mill, Jr.
V. P. Morton, Jr.
*D. J. Murphy, Jr.
M. M. Nevins
R. V. O'Sullivan
*G. A. Schlott
*R. R. Siskind
D. J. Sullivan
H. A. Tatelman
J. B. Thomson
A. P. Zappala

Assets

Banking Department	$210,771,430 28
Trust Department	8,537,979 01

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue, 02173

Branch Offices

20 Worthen Road
94 Great Road, Bedford
L. G. Hanscom Field, Bedford
244 Middlesex Street, Burlington
Westford Plaza, Littleton Road, Westford

Raymond Scheublin — *President*
F. B. James — *Treasurer*

Directors

A. G. Adams
Gabriel Baker
*E. F. Baldwin, Jr.
*E. W. Fletcher
*L. D. Gould
J. H. Graham
C. F. Kaye
Mark Moore, Jr.
G. E. Rowe
Raymond Scheublin
*H. S. Swartz
A. P. Tropeano
G. P. Wadsworth
W. T. Welsh

Assets

Banking Department	$35,245,024 68

LOWELL

Lowell Bank and Trust Company
489 Merrimack Street

L. J. Gallagher, Jr. — *President*
J. D. Daoulas — *Treasurer*

Directors

B. P. Brouillette
R. G. Conway
*R. S. Cresse
*J. D. Daoulas
V. M. Forsley
*L. J. Gallagher
*R. N. Keirstead
F. J. Krawczyk
C. G. Letsou
S. D. Levine
*J. A. McInerney
S. S. Mizner
*R. A. O'Brien
*P. J. Sheehy
Harold Soreff
F. W. Wozniak

Assets

Banking Department	$4,715,369 85

LYNN

Essex County Bank and Trust Company
25 Exchange Street, 01903

Branch Offices

414 Broadway
11 Market Square
1 Willow Street
28 Elm Street, Danvers
Hammatt and Washington Streets, Ipswich
Colonial Shopping Center, Lynnfield Center
647 Lowell Street, Peabody
Saugus Plaza, Jct. Rtes. 1 and 129, Saugus
434 Humphrey Street, Swampscott
Paradise Road, Swampscott

T. D. Chatfield — *President*
W. H. Pigott — *Treasurer*

Directors

*Abraham Ankeles
S. W. Bradley
R. P. Breed
*W. J. Bursaw, Jr.
*T. D. Chatfield
M. C. Goldman
F. E. Ingalls
C. R. Irving
R. I. Lappin
*H. R. Mayo, Jr.
K. J. McIlraith
Harry Remis
*T. W. Rogers
M. W. Rolfe
P. N. Scangas
R. M. Smith

Assets

Banking Department	$100,303,168 60
Trust Department	9,241,217 43

MALDEN

Malden Trust Company
94 Pleasant Street, 02148

Branch Offices

Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer — *President*
A. V. Seaward — *Treasurer*

Directors

*Hildreth Auer
G. D. Bill
*C. E. Bond
*L. S. Burke
*T. H. Bush
H. D. Calkins
H. A. Hall, III
O. S. Hobbs
E. B. Luitwieler
J. S. McKenney
*James Millen
*C. W. Spencer
J. B. Willing

Assets

Banking Department	$46,332,708 22
Trust Department	25,138,128 76

*Executive Committee Member.

MARBLEHEAD

Marblehead Trust Company
66 Pleasant Street, 01945
Branch Office
254 Humphrey Street

W. K. Goldthwaite, *President* — J. R. Wood, *Treasurer*

Directors

D. J. Anderson
C. C. Archer
*Herman Brettman
*R. F. Cole, Jr.
A. A. Dirlam
*W. H. K. Donaldson
A. V. Fletcher
*W. K. Goldthwaite
J. E. Gorman
F. E. Hood
*J. R. McPherson
*Dominic Meo, Jr.
J. P. Morse
*C. F. Quigley
A. W. Rice
*D. E. Risteen
F. B. Roberts
*E. H. Smith
Moses Werman

Assets

Banking Department . . $8,216,089 12

MEDFORD

Depositors Trust Company
55 High Street, 02155

Branch Offices
370 Main Street
10 Depot Square, Lexington

A. R. Cataldo, *President* — N. J. Parisi, *Treasurer*

Directors

*Joseph Blumsack
*A. R. Cataldo
*J. J. Finnin
J. P. Gately
*L. P. Harrington
R. L. Lyon
*R. M. Malloy
W. P. Mitchell
*Abraham Moskow
*J. A. Novelline
Lawrence O'Brien
J. H. O'Neill, Jr.

Assets

Banking Department . . $14,178,415 64

MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street, 02346

Branch Offices
4 John Glass, Jr. Square
11 South Main Street
Middleboro Plaza, 135 South Main Street

J. B. Barron, *President* — B. D. Chilcot, *Treasurer*

Directors

D. K. Atkins
*H. K. Atkins
*J. B. Barron
*Fletcher Clark, Jr.
*R. L. Cushing
*A. M. Kramer
E. B. Lynde
A. T. Maddigan
D. F. McNearney
D. G. Reed
S. A. Silliker
*R. W. Tillson
J. C. Whitcomb
W. C. Wilkie
A. M. Wood

Assets

Banking Department . . $18,466,543 20
Trust Department . . . 1,508,497 47

MILTON

Milton Bank and Trust Company
524 Adams Street, 02186
Branch Offices
540 Granite Street, Braintree
164 Parkingway, Quincy

Ermenegildo Alfano, *President* — R. T. Murphy, *Treasurer*

Directors

*Ermenegildo Alfano
J. D. Asher
Frederick Barletta, Jr.
A. W. Branca
J. L. Curtin
C. G. Fallon
J. F. Gallagher, Jr.
Louis Goldstein
*M. A. Gordon
J. G. Graziani, Jr.
T. F. Greene
E. F. Hannon, Jr.
W. J. Hannon
*T. J. Murphy
E. T. O'Neill
*Frank Pasquale
P. A. Richenburg
G. M. Ridge
*C. W. Sweeney
*M. J. Verrochi, Jr.
D. F. Will

Assets

Banking Department . . $8,861,727 33

NATICK

Natick Trust Company
34 Main Street, 01760

Branch Offices
46 Eliot Street
Wethersfield Road and Worcester Turnpike, Natick

F. M. Bishop, *President* — D. B. Gile, *Treasurer*

Directors

*F. M. Bishop
D. W. Crain
*A. B. Fair
M. W. Fairbanks
*H. H. Ham, Jr.
J. A. Hill, Jr.
W. P. Horton
B. W. Johnson, III
*R. H. Potter
*W. B. Robinson
*H. E. Snow
A. I. Zaltas

Assets

Banking Department . . $18,481,624 48

NEW BEDFORD

Southeastern Bank and Trust Company
572 Pleasant Street, 02740

Gustave LaStaiti, *President* — Raymond Eisenberg, *Treasurer*

Directors

*Samuel Ades
*Howard Baptista
Harold Bishins
Joseph Buckley
Fred DeCristofaro
L. V. Drape
Raymond Eisenberg
Peter Haste
L. A. Langlois
Gustave LaStaiti
Clifford Leach
Mervin Leen
*Coleman Lipman
F. D. McGrath
*George O'Hara, Sr.
Philip Sacknoff
Joseph Sullivan
*Everett Tichon
Paul Walsh

Assets

Banking Department . . $22,045,213 47

* Executive Committee Member.

NEWTON

Garden City Trust Company
232 Boylston Street, 02167

Branch Offices

337 Great Road, Bedford
Science Park, Crosby Drive, Bedford
259 Centre Street, Newton Corner
401 Washington Street, Woburn

A. L. Levy, *President* — J. E. McCobb, Jr., *Treasurer*

Directors

*M. G. Basbas	T. D. Mann
N. K. Brown	Samuel Meyers
Robert Compagnone	J. J. Nyhan
A. F. Foster	J. C. Scimone
Harris Gilbert	Benjamin Slawsby
W. M. Glovsky	*Bernard Solomon
Margaret Gorman	H. R. Sullivan
*R. J. Henley	B. P. Swartz
*David Kane	L. D. Tarlin
*G. E. Kane	G. G. Tropeano
H. H. Lerner	Edward Weiss
A. L. Levy	Harold Widett
P. H. Lowe	

Assets

Banking Department . . $36,004,974 52

PEABODY

Citizens Bank and Trust Company of Peabody
7 Sylvan Street, 01960

Branch Office

37 Foster Street

H. J. April, *President* — L. D. Williams, *Treasurer*

Directors

H. J. April	John Masino
Sumner Cohen	J. V. Regis
George Cooper	Samuel Sherman
*Leonard Kaplan	Joseph Viera
Theodore Kaplan	Leonard Williams
*Arthur Levine	A. F. Wood
Michael LoPresti	*C. M. Zolotas

Assets

Banking Department . . $6,967,286 02

PITTSFIELD

Berkshire Bank & Trust Company
54 North Street, 01201

Branch Offices

39 Cheshire Road, Pittsfield
2 Park Street, Adams
740 South Main Street, Great Barrington
37 Main Street, North Adams
404 Main Street, Stockbridge

J. R. Sloane, *President* — A. W. Niesner, *Treasurer*

Directors

*J. W. Bond	W. J. Nolan
E. M. Buttenheim	J. N. O'Connor
A. A. D'Angelo, Jr.	E. F. Robbins
A. B. Daniels	Isadore Shapiro
*J. M. Deely, Jr.	H. J. Sheldon
David Follett	L. R. Shields
*R. A. Hunter	*J. R. Sloane
J. T. Kelley	C. E. Stoneham
P. J. Major	D. A. Thurston
M. F. McAndrews	*A. J. Tuller
*F. M. Myers, Jr.	H. H. Williams, Jr.
T. C. Nelson	*Mervin Wineberg

Assets

Banking Department . . $63,310,441 59
Trust Department . . . 17,103,606 04

QUINCY

Hancock Bank and Trust Company
1495 Hancock Street, 02169

Branch Offices

19 Cottage Avenue, Quincy
845 Granite Street, Braintree
Tri-Town Mall, Washington Street, Canton
Dedham Mall, 300 V.F.W. Parkway, Dedham
567 High Street, Dedham
415 Hancock Street, North Quincy
157 Central Street, Norwood
129 South Street, Plainville
21 Memorial Parkway, Randolph
93 Pleasant Street, South Weymouth
907 Main Street, Walpole
20 Beale Street, Wollaston

W. E. Kelley, *President* — L. M. Brierley, *Treasurer*

Directors

L. F. Blackwell	F. W. Musche
H. A. Gallagher	G. D. Reardon
*A. G. Geishecker	F. E. Remick
R. P. Greaves	J. B. Robbie
Henry Hoffman	Sidney Shneider
*F. A. Hunt	H. B. Siegle
P. E. Hurley	H. H. Slate
J. W. Kapples	W. P. Smith
*W. E. Kelley	A. F. Swift, Jr.
F. W. Lawton	R. J. Vitelli
W. D. McLean	*C. J. Weeden

Assets

Banking Department . . $67,189,969 09

ROCKLAND

Rockland Trust Company
288 Union Street, 02370

Branch Offices

Cushing Plaza, Route 3A, Cohasset
Monument Square, Hull
Hanson Shopping Plaza, Hanson
King's Shopping Center, Halifax
Columbia Road, Hanover
Town Parking Way, Marshfield
Queen Anne's Plaza, Norwell
Pembroke Shopping Center, Pembroke
North Park Avenue, Plymouth
Rockland Plaza, Rockland
Front Street, Scituate
Bay Road, South Duxbury

J. S. Pool, *President* — W. C. Pratt, *Treasurer*

Directors

J. B. Arnold	*J. S. Pool
*A. A. Brundage	O. H. Sgarzi
R. W. Chandler	*J. F. Spence, Jr.
W. P. Clark, Jr.	*R. J. Spence
A. L. Donovan	W. J. Spence
*R. L. Fish	R. A. Spencer
*R. J. Geogan	R. D. Tedeschi
J. J. Golden	George Upton, Jr.
*R. D. Hawkes	A. R. Wheeler
*L. M. Levinson	E. P. White
N. G. MacDonald	*A. P. Wilcox
F. W. Perry	

Assets

Banking Department . . $63,687,738 05
Trust Department . . . 9,306,503 92

*Executive Committee Member.

SALEM

Naumkeag Trust Company
217 Essex Street, 01970

Branch Office
24 Central Street

H. G. Macomber, *President* — L. H. Pauling, *Treasurer*

Directors

*A. E. Arnold	T. E. Hayes
R. P. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
S. J. Connolly, III	*I. J. Martin
*J. C. Corbett	M. S. Smith
*D. N. Crowley	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch
*M. F. Flynn	

Assets

Banking Department	$37,849,453 77
Trust Department	20,034,492 79

SAUGUS

Saugus Bank and Trust Company
466 Lincoln Avenue, 01906

Branch Offices
13 Main Street
N.E. Shopping Center, Route 1

H. P. Mason, *President* — E. A. Otte, *Treasurer*

Directors

H. W. Bly	Neil Howland
*A. G. Boudrot	*W. E. Manter
R. J. Chiabrandy	*H. P. Mason
*F. J. England	D. R. Nagle
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	L. E. Stone
F. J. Giuffrida	

Assets

Banking Department	$17,745,389 36

SOMERSET

Slade's Ferry Trust Company
140-142 Slade's Ferry Avenue, 02721

Branch Office
2722 County Street

D. T. Corrigan, *President* — Peter Paskowski, *Treasurer*

Directors

Louis Almeida	E. S. Machado
T. B. Almy	*A. J. McDermott
K. J. Compton	*G. E. McNally, Jr.
*D. T. Corrigan	Peter Paskowski
J. F. Foley, Jr.	*H. J. Regan
J. W. Killoran	*B. T. Shuman

Assets

Banking Department	$10,337,522 72

SOMERVILLE

Century Bank and Trust Company
100A Fellsway West, 02145

M. M. Sloane, *President* — M. L. Spector, *Treasurer*

Directors

Warren Altman	*J. H. Kolligian
A. W. Ashton	M. J. Kolovson
R. B. Bell	*M. J. McCarthy
M. F. Breen	J. R. McDuffee
D. D. Cline	M. M. Ossoff
E. H. Clivio	Philibert Pellegrini
Kenneth Cosentino	Herbert Rubin
*Joseph Doherty	Rugo Santini
P. A. Dupuis	*M. M. Sloane
*H. L. Foster	G. K. Surabian
Marshall Goldman	

Assets

Banking Department	$34,982,918 90

SPRINGFIELD

First Bank and Trust Company of Hampden County
127 State Street, 01103
Branch Offices
123 State Street, Springfield
27 Willow Street, Springfield
Cottage and Robbins Road, Springfield
1985 Main Street, Springfield
124 Cabot Street, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls
31 Maple Street, East Longmeadow
Holyoke Shopping Center, Holyoke
Memorial Drive, Holyoke (Fairview)
Race and Main Streets, Holyoke
Suffolk and Maple Streets, Holyoke
734 Bliss Road, Longmeadow
153 Main Street, Monson
Thorndike Street, Palmer
429 East Main Street, Westfield

H. P. Almgren, *President* — L. E. Martel, *Treasurer*

Directors

*H. P. Almgren	*E. D. Landen
*C. L. Blake	*C. S. Lyon
*A. A. Carroll	L. J. Presson
R. B. Day	*R. L. Putnam, Jr.
*R. E. Day	A. S. Roberts
G. J. Gallan	J. I. Simpson
C. R. Johnson	D. R. Taber
B. F. Jones	*A. J. Yodlowski
Richard Kinsler	*W. F. Young
Edward Kronvall	

Assets

Banking Department	$129,623,169 88
Trust Department	133,304,211 58

Valley Bank and Trust Company
1351 Main Street, 01101

Branch Offices
69 Market Street
315 Boston Road
Eastfield Mall, Boston Road
32 Fort Pleasant Avenue
9 Libcar Street
1287 Liberty Street
Main and Bridge Streets
3316 Main Street
599 Page Boulevard
782 State Street
590 Sumner Avenue
1918 Wilbraham Road
51 Springfield Street, Agawam
21-23 North Main Street, East Longmeadow
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
Winsor and Sewall Streets, Ludlow
30 Elm Street, Westfield
82 North Elm Street, Westfield
7-9 School Street, Westfield
225 Memorial Avenue, West Springfield
463 Main Street, Wilbraham

W. A. Lieson, *President* — W. H. Parenteau, *Treasurer*

Directors

*S. P. Blake	*W. A. Lieson
*E. J. Breck	W. E. Locklin
*J. S. Bulkley	*E. T. Manley
W. A. Collins	P. H. Mehrtens
W. A. Fuller	H. G. Perkins
W. C. Giles, Jr.	*H. M. Sauers
M. I. Holstein	*J. J. Shea, Jr.
*S. J. Katz	A. B. Wallace, III
*Graham King	*J. T. Wright

Assets

Banking Department	$207,569,549 64
Trust Department	96,797,722 92

*Executive Committee Member.

WAKEFIELD

Melrose-Wakefield Trust Company
369 Main Street, 01880

Branch Offices

American Mutual Insurance Company Building, Quannapowitt Parkway
492 Main Street, Melrose
44 West Wyoming Avenue, Melrose
516 Franklin Street, Melrose Highlands

R. L. Ramsdell, *President* — J. F. Kripp, Jr., *Treasurer*

Directors

*M. G. Beebe	L. W. Lloyd
*R. S. Cary	*P. H. Messer
J. R. Cochrane	G. W. Page
*G. J. Evans	*R. L. Ramsdell
M. M. Frankel	G. A. Roberto
D. S. Greene	*Ernest Rotondi
J. M. Hughes	V. F. Schmidt
C. G. Keniston	R. H. Wingate
J. H. Kimball	J. B. Wiswall
Paul Lazzaro	K. A. Worthen
*W. J. Lee	

ASSETS

Banking Department	$38,954,764 30
Trust Department	1,929,122 67

Surety Bank and Trust Company
2 Smith Street, 01880

Branch Offices

580 Main Street, Reading
Tewksbury Shopping Center, Tewksbury
522-524 Main Street, Winchester

D. D. Moore, *President* — Elizabeth Sanford, *Treasurer*

Directors

R. J. Brewer	*D. D. Moore
G. E. Cummings	*M. J. Reef
P. D. Dichter	D. L. Rollins
*L. H. Glaser	*Mark Soroko
J. S. Leavitt	

ASSETS

Banking Department	$18,411,020 63

WALTHAM

Guaranty Trust Company
600 Main Street, 02154

Branch Offices

876 Lexington Street
1290 Main Street
114 River Street
424 Trapelo Road
60 Concord Avenue, Belmont
69 East Central Street, Natick

Ray Johnson, *President* — J. C. McCarthy, *Treasurer*

Directors

Bernardo Corsi	Saverio Nardelli
A. R. Derderian	*A. B. Nardone
Joseph Drapkin	J. B. Natoli, III
Pasquale Franchi	*J. S. Rando
John Gaziano, Jr.	William Schwartz
*Ray Johnson	R. B. Sheer
E. J. King	Jeremiah Sundell
*J. J. Lorusso	R. J. Weafer
*Raymond Marchi	*M. D. Weiner

ASSETS

Banking Department	$37,186,731 29
Trust Department	2,672,525 40

Newton-Waltham Bank and Trust Company
637 Main Street, Waltham, 02154

Branch Offices

319 Auburn Street, Auburndale
179 Commonwealth Road, Cochituate
19 Main Street, Hudson
Lincoln Road, Lincoln
190 Boston Post Road, Marlboro
1245 Worcester Street, Natick
300 Washington Street, Newton
808 Beacon Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
235 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1065 Lexington Street, Waltham
880 Main Street, Waltham
300 Moody Street, Waltham
475 Winter Street, Waltham
303 Boston Post Road, Wayland
458 Boston Post Road, Weston

G. E. Mosher, Jr., *President* — S. J. Caruso, *Treasurer*

Directors

*W. D. Brooks, Jr.	*J. A. MacPhee
*T. X. Cronin	*G. E. Mosher, Jr.
*J. T. Driscoll	*M. J. Murtha, Jr.
*J. F. Farr	*W. H. Nichols, Jr.
*J. J. Flynn, III	*F. C. Ober
*N. I. Greene	*J. B. Perkins
*A. F. Hardy, Jr.	*N. S. Rabb
*Robert Haydock, Jr.	*K. W. Rogers
*E. F. Leathem	*D. W. Stapleton
*F. J. Lord	H. H. Thayer
*N. E. MacNeil	*B. F. Wood

ASSETS

Banking Department	$167,528,040 51
Trust Department	42,936,647 02

WARE

Ware Trust Company
73 Main Street, 01082

Branch Office
West Street

W. M. Hyde, *President* — Louise Metcalfe, *Treasurer*

Directors

*L. B. Campbell	John Pilch
L. R. Campbell	Fulton Rindge, Jr.
B. D. Harrington	*A. H. Schoonmaker
*W. M. Hyde	N. W. Schoonmaker
J. F. Nields	

ASSETS

Banking Department	$8,759,791 19
Trust Department	1,164,910 06

*Executive Committee Member.

WATERTOWN

Coolidge Bank and Trust Company
585 Mount Auburn Street, 02172

Branch Offices
67 Main Street
176 Alewife Brook Parkway, Cambridge
102 Mt. Auburn Street, Cambridge

Milton Adess, *President* — E. J. Lusardi, *Treasurer*

Directors

Peter Adamian	Theodore Levitt
*Milton Adess	E. F. Merkert
*H. J. Chernis	*Charles Mosesian
M. M. Cohen	*R. C. Papalia
*B. W. Cosentino	*V. C. Stoneman
*M. L. Cutler	*R. E. Torchio
R. G. Gordon	*S. D. Turin
Manuel Isenman	*J. A. Zani
W. A. Law	

Assets

Banking Department . .	$75,938,330 24
Trust Department . . .	290,660 54

WELLESLEY HILLS

First Bank and Trust Company of Wellesley
336 Washington Street, 02181

A. M. Valentine, Jr., *President* — P. J. Comerford, *Treasurer*

Directors

*A. I. Alford	L. H. Hewett, Jr.
*A. B. Allen	E. O. Kehoe
*Luther Breck, Jr.	J. E. Mackie
L. S. Dobis	*L. I. Madden
*R. G. Dacey	W. A. Moor
N. S. Esten	Hugo Rossi
L. G. Faxon	*P. M. Ryan
N. S. Gifford	*F. A. Spencer
D. W. Haward	A. M. Valentine, Jr.
*F. D. Haynes	A. W. Williams

Assets

Banking Department . .	$7,977,443 92

WESTFIELD

Heritage Bank and Trust Company
100 Broad Street, 01085

Branch Office
300 Southampton Road

J. D. Warner, *President* — R. S. Holmes, *Treasurer*

Directors

*R. W. Butler	R. N. Gaylord, Jr.
E. J. Carey	*R. S. Holmes
F. J. Cataldo	*F. R. O'Donnell
*L. A. Chapin	*J. C. Placek
*L. H. Chaplin, Jr.	A. W. Roberts
G. E. D'Amour	J. W. Robinson
*L. C. Desrochers	D. C. Tecce
G. D. Fitzgerald	*J. D. Warner

Assets

Banking Department . .	$9,158,872 00

WEST SPRINGFIELD

Western Bank and Trust Company
11 Central Street, 01089

Branch Offices
1000 Riverdale Street, West Springfield
1340 Springfield Street, Agawam

W. A. Franks, Jr., *President* — R. S. Rider, *Treasurer*

Directors

E. W. Anderson	H. J. Healy
M. R. Berman	P. R. Hogan
*J. H. Buckley, Jr.	L. F. Jarrett
*J. A. Cancelliere	P. J. McKenna
R. C. Carroll	F. T. Moore
Frank Chriscola, Jr.	W. G. Moore
R. W. Dudley	Henry Scharoff
J. E. Fitzgerald	G. R. Townsend
*W. A. Franks, Jr.	E. C. Tremble
*E. R. Gallagher	*A. C. Whitaker

Assets

Banking Department . .	$18,374,711 23
Trust Department . . .	306,925 32

WILMINGTON

Commercial Bank and Trust Company
240 Main Street, 01887

Branch Offices
258 Cambridge Street, Burlington
151 Main Street, North Reading

F. F. Cain, *President* — W. J. Donovan, Jr., *Treasurer*

Directors

Samuel Askenazy	G. G. Fournier
*C. D. Bonanno	A. J. LaCava
*F. F. Cain	*N. F. Murray
Angelo Cataldo	S. J. Pierce
Joseph Corrado	W. J. Riley
E. R. Connor	*A. J. Rosenberg
W. L. Cyr	B. G. Sykes
R. F. Dacey	*A. A. Tanger
*F. P. D'Annolfo	S. J. Tucker
J. S. Devries	R. M. Walker
J. J. Diamont	Simon Zaltman
A. G. Fiorenza, Sr.	

Assets

Banking Department . .	$17,564,203 45

WINCHESTER

Winchester Trust Company
35 Church Street, 01890

Branch Office
16 Mount Vernon Street

J. M. Olivier, Jr., *President* — R. D. Ingersoll, *Treasurer*

Directors

*E. B. Dade	*J. S. Morgan, Jr.
*N. H. Fitzgerald	*J. M. Olivier, Jr.
D. A. Klein	C. L. Raffi, Jr.
W. C. McConnell, Jr.	W. J. Smyly
J. F. McDonough	*A. J. Tambone

Assets

Banking Department . .	$16,902,057 91

*Executive Committee Member.

WOBURN

Woburn Bank and Trust Company
327 Main Street, 01801

L. A. Donovan, *President* — H. A. Blessington, *Treasurer*

Directors

J. M. Bellino
*E. J. Cantillon, Jr.
*L. A. Donovan
F. W. Frizzell
A. L. Johns
*J. J. Mawn
*T. M. Mawn, Jr.
E. H. McCall
*T. J. McGrath
*C. A. Murphy
J. B. Zocchi

Assets

Banking Department . . $7,438,717 63

WORCESTER

Commerce Bank & Trust Company
240 Main Street, 01608

Branch Offices
426 Main Street
226 Boston Turnpike, Shrewsbury

Aaron Krock, *President* — William Roberts, *Treasurer*

Directors

Emanuel Alberts
P. L. Bell
*J. T. Donohue
G. R. Eastman
Herbert Gold
Israel Josephs
J. J. Kressler
*Aaron Krock
Barry Krock
D. B. Reisner
A. J. Remillard, Jr.
*William Roberts
R. B. Sahagen
J. W. Spillane

Assets

Banking Department . . $31,566,125 01
Trust Department . . . 383,750 97

Guaranty Bank & Trust Company
386 Main Street, 01608

Branch Offices
Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue
614 Southbridge Street, Auburn
330 High Street, Clinton
Airport Road, Dudley
130 Worcester Street, Grafton
1205 Main Street, Leicester
12 Main Street, Leominster
335 Main Street, Oxford
713 Pleasant Street, Paxton
Maple Avenue and Taft Road, Shrewsbury
39 Elm Street, Southbridge
Route 20, Sturbridge
206 Main Street, Webster
25 West Main Street, Westboro
240 West Boylston Street, West Boylston

W. D. Ireland, Jr., *President* — E. H. Mason, *Treasurer*

Directors

L. J. Adams
W. D. Bell
A. A. Borgatti, Jr.
J. T. B. Carmody
J. N. Engelsted
R. J. Forkey
A. E. Gilman
*O. V. Gustafson
F. L. Harrington, Sr.
Jacob Hiatt
E. M. Hicks
Hudson Hoagland
*W. D. Ireland, Jr.
*John Jeppson
B. A. King
*L. H. Lougee
*Myles Morgan
M. G. E. Nilsson
N. R. Olson
A. W. Smith
O. B. Wood

Assets

Banking Department . . $184,391,459 34
Trust Department . . . 35,247,080 57

*Executive Committee Member.

Corporations Subject to Chapter 172A of the General Laws

CHELSEA

Morris Plan Bank and Banking Company of Chelsea
460 Broadway, 02150

Branch Offices
7 Poplar Street, Boston (Roslindale District)
18 Province Street

J. L. Reilly, *President* — L. M. Lawson, *Treasurer*

Directors

J. J. Bodell, Jr.
J. A. Lawless
R. C. Mansfield
J. L. Reilly
G. L. Wheeler

Total Assets $6,163,767 35

LYNN

North Shore Bank and Banking Company
465 Washington Street, 01901

Branch Office
99 Washington Street, Salem

E. A. Mark, *President* — Charles Ringier, *Treasurer*

Directors

William Ingraham
A. F. Johnson
E. A. Mark
Charles Ringier

Total Assets $4,987,787 75

NEW BEDFORD

The New Bedford Morris Plan Company
206 Union Street, 02740

Branch Office
15-16 Taunton Green, Taunton

R. E. Taber, *President* — B. E. Nisson, *Treasurer*

Directors

J. J. Bodell, Jr.
R. C. Mansfield
D. J. O'Leary
R. E. Taber

Total Assets $5,709,599 75

ABSTRACTS OF THE ANNUAL REPORTS

OF

TRUST COMPANIES

SHOWING

STATEMENTS OF CONDITION

OF ALL DEPARTMENTS

AND

CERTAIN OTHER INFORMATION RELATIVE TO

SAVINGS DEPOSITS

AS OF

THE CLOSE OF BUSINESS, DECEMBER 31, 1970

	ASSETS	ATHOL COLONIAL BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in process of collection	$59,940 66
2	Balances with banks	464,030 72
3	U. S. Government obligations	489,451 77
4	Securities of other U. S. Government Agencies and Corporations	235,750 00
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	123,206 40
10	Collateral loans	265,332 33
11	Unsecured loans	893,364 33
12	Installment loans	368,899 30
13	Overdrafts	2,732 49
14	Banking house, vaults, furniture and fixtures	78,968 61
15	Other real estate owned, directly or indirectly	16,676 42
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	—
18	Interest accrued but not collected	—
19	Other assets	1,935 00
20	Total	$3,000,288 03
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY OF BOSTON	BOSTON SAFE DEPOSIT AND TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Nov. 1, 1960	Apr. 13, 1867	
Mar. 6, 1911	Aug. 3, 1914	Dec. 14, 1960	June 1, 1875	
$673,644 64	$561,510 22	$366,485 82	$8,408,914 06	1
1,925,632 94	2,250,933 19	3,182,993 86	10,984,397 16	2
2,343,470 46	3,629,987 83	450,088 71	22,253,357 33	3
—	—	1,492,376 46	—	4
3,065,166 08	5,602,724 88	569,580 67	43,402,948 94	5
—	62,108 18	66,561 49	—	6
—	156,570 65	—	—	7
800,000 00	1,200,000 00	900,000 00	1,100,000 00	8
8,776,925 37	8,084,106 36	798,423 73	—	9
1,374,753 89	3,329,597 25	2,084,631 42	10,534,290 52	10
2,842,516 14	2,375,593 50	3,834,772 70	36,805,812 20	11
5,551,287 34	6,348,783 08	3,185,835 76	1,298 97	12
16,472 20	45,561 54	82,853 12	1,144,755 22	13
513,352 26	442,769 30	314,281 72	6,301,950 65	14
—	132,720 25	—	—	15
—	—	—	—	16
52,170 48	12,050 25	119,080 39	163,431 98	17
86,993 17	163,240 49	52,950 06	1,358,617 33	18
23,536 42	110,714 81	16,263 58	871,203 80	19
$28,045,921 39	**$34,508,971 78**	**$17,517,179 49**	**$143,330,978 16**	20
$1,618,894 86	$762,239 84	No Trust	$206,391,741 61	21
2,040,950 16	616,907 94	Department	175,494,223 92	22
12,833,766 68	3,204,416 03		593,326,920 39	23
3,835 48	22,000 00		4,540,322 26	24
—	—		4,393,873 01	25
—	—		—	26
—	72,356 89		5,307,954 30	27
204,415 75	64,865 94		17,410,712 93	28
1,558,344 53	181,799 13		14,471,209 76	29
38,265 75	—		578,099 15	30
105,538 00	63,958 40		3,226,068 03	31
$18,404,011 21	**$4,988,544 17**		**$1,025,141,125 36**	32

	LIABILITIES	ATHOL COLONIAL BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$875,186 61
2	Time deposits of individuals, partnerships and corporations	322,265 06
3	Savings deposits	534,767 58
4	Club deposits	14,584 00
5	Deposits of U. S. Government	28,083 11
6	Deposits of states, counties and municipalities	710,898 64
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	81,463 54
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	17,102 42
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	24,266 38
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	200,000 00
18	Surplus	100,000 00
19	Undivided profits	61,998 69
20	Total capital reserves	29,672 00
21	Total	**$3,000,288 03**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$29,672 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$29,672 00**
27	Number of commercial accounts, December 31, 1970	1,068
28	Number of savings accounts, December 31, 1970	714
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	18
39	Percentage of real estate loans to savings deposits	23.00
40	Average real estate loan	$6,844 80

* Feb.-May-Aug.-Nov.

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY OF BOSTON	BOSTON SAFE DEPOSIT AND TRUST COMPANY	
$10,655,163 90	$12,786,671 69	$9,545,464 98	$71,395,849 54	1
1,688,654 32	3,480,298 38	2,162,251 21	8,753,000 00	2
9,675,944 67	9,124,353 27	1,739,979 66	—	3
51,246 00	52,384 50	4,281 00	—	4
383,064 15	244,312 93	597,065 63	702,650 59	5
944,475 30	2,509,527 76	542,950 64	29,774,107 92	6
254,700 90	614,804 88	68,033 47	5,555,028 40	7
292,089 70	567,662 91	413,112 82	7,765,457 49	8
—	—	828,563 35	—	9
—	—	—	200,000 00	10
—	—	—	—	11
547,963 56	509,678 79	324,229 11	—	12
188,431 08	254,453 72	60,316 61	1,225,086 05	13
819,276 85	1,157,002 36	30,085 32	1,019,348 25	14
—	—	—	—	15
—	—	—	—	16
396,000 00	1,000,000 00	500,000 00	5,000,000 00	17
1,321,000 00	1,200,000 00	365,133 78	7,500,000 00	18
473,407 21	668,242 11	265,611 50	4,069,077 81	19
354,503 75	339,578 48	70,100 41	371,372 11	20
$28,045,921 39	**$34,508,971 78**	**$17,517,179 49**	**$143,330,978 16**	21
$354,503 75	$339,578 48	$70,100 41	$50,000 00	22
—	—	—	321,372 11	23
—	—	—	—	24
—	—	—	—	25
$354,503 75	**$339,578 48**	**$70,100 41**	**$371,372 11**	26
5,830	11,803	4,359	3,253	27
8,854	11,874	2,787	—	28
$18,321,772 59	$4,672,183 40	No Trust Department	$1,013,711,376 09	29
80,832 84	316,360 77		11,429,749 27	30
—	—		—	31
1,405 78	—		—	32
$18,404,011 21	**$4,988,544 17**		**$1,025,141,125 36**	33
$3,031,558 28	—		$488,526,601 00	34
—	—		$118,123,922 04	35
Day of Deposit Quarterly on 15th*	Day of Deposit Quarterly on 1st*	Monthly on 1st Quarterly on 10th*	No Savings Department	36
579	591	14		37
71.80	82.00	45.88		38
$11,995 37	$12,634 13	$57,030 27		39
				40

* Jan.–Apr.–July–Oct.

	ASSETS	BOSTON CAPITOL BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Aug. 6, 1965
	Began business	Mar. 31, 1966
1	Cash, clearing and cash items in process of collection	$1,075,226 68
2	Balances with banks	7,488,164 59
3	U. S. Government obligations	2,695,163 15
4	Securities of other U. S. Government Agencies and Corporations	502,366 00
5	State, county and municipal obligations	3,267,302 69
6	Other bonds, notes and debentures	25,000 00
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	2,330,122 92
9	Real estate loans	2,108,419 64
10	Collateral loans	8,262,545 18
11	Unsecured loans	22,990,728 23
12	Installment loans	9,566,502 46
13	Overdrafts	90,230 81
14	Banking house, vaults, furniture and fixtures	203,653 00
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	56,066 19
18	Interest accrued but not collected	379,563 99
19	Other assets	383,741 56
20	Total	**$61,424,797 09**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

BOSTON

CITY BANK & TRUST COMPANY	COMMONWEALTH BANK AND TRUST COMPANY	FIDUCIARY TRUST COMPANY	INVESTORS BANK & TRUST COMPANY	
Aug. 6, 1956	Mar. 3, 1964	Mar. 30, 1928	Apr. 25, 1969	
Feb. 5, 1957	Oct. 9, 1964	Apr. 15, 1928	Nov. 12, 1969	
$1,398,807 15	$777,160 12	$301,500 00	$216,129 13	1
5,986,609 98	4,225,216 61	1,689,943 26	858,154 90	2
7,474,801 42	3,689,539 91	9,563,477 50	1,485,419 19	3
—	125,000 00	—	600,250 00	4
19,173,033 37	3,122,872 54	2,594,989 43	—	5
—	707,586 82	1,157,250 00	225,924 13	6
—	—	—	—	7
4,000,000 00	—	—	2,600,000 00	8
4,250,195 25	3,643,704 39	—	—	9
5,132,145 42	5,323,551 88	1,151,244 23	1,080,902 56	10
27,230,571 24	19,841,451 46	—	1,804,000 00	11
3,400,941 88	3,521,141 66	—	—	12
—	405,692 15	—	—	13
1,703,476 64	795,290 69	164,787 79	62,442 40	14
—	—	—	—	15
1,193,716 54	—	—	—	16
—	256,471 60	16,695 92	5,000 02	17
—	339,339 37	—	44,423 22	18
180,388 82	355,631 07	—	8,476 57	19
$81,124,687 71	**$47,129,650 27**	**$16,639,888 13**	**$8,991,122 12**	20
—	$5,992 13	$74,573,860 51	$165,297 81	21
—	86,286 80	27,955,426 95	—	22
—	479,572 05	216,612,408 27	443,740 86	23
—	—	1,294,438 72	—	24
—	—	588,938 70	1 00	25
—	—	—	—	26
—	36,000 00	199,843 00	—	27
$1,197 37	—	5,171,077 51	43,901 89	28
21,720 40	58,210 49	2,158,978 27	15,800 00	29
—	—	—	—	30
—	—	3,249,361 62	2,608 81	31
$22,917 77	**$666,061 47**	**$331,804,333 55**	**$671,350 37**	32

	LIABILITIES	BOSTON CAPITOL BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$9,170,846 86
2	Time deposits of individuals, partnerships and corporations	11,515,656 26
3	Savings deposits	1,367,601 07
4	Club deposits	2,621 00
5	Deposits of U. S. Government	888,463 87
6	Deposits of states, counties and municipalities	26,133,358 38
7	Deposits of banks	1,444,117 48
8	Other deposits (certified, officers' checks, etc.)	1,799,611 89
9	Bills payable and other liabilities for borrowed money	1,344,088 33
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	1,573,582 24
13	Accrued for taxes, interest, expenses, etc.	462,947 02
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	125,989 84
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	1,125,000 00
18	Surplus	3,564,602 89
19	Undivided profits	356,309 96
20	Total capital reserves	550,000 00
21	Total	**$61,424,797 09**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$550,000 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$550,000 00**
27	Number of commercial accounts, December 31, 1970	17,875
28	Number of savings accounts, December 31, 1970	1,780
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	—
39	Percentage of real estate loans to savings deposits	—
40	Average real estate loan	—

* Jan.–Apr.–July–Oct.

BOSTON

CITY BANK & TRUST COMPANY	COMMONWEALTH BANK AND TRUST COMPANY	FIDUCIARY TRUST COMPANY	INVESTORS BANK & TRUST COMPANY	
$24,917,119 27	$21,445,199 22	$12,089,739 84	$6,060,793 08	1
12,289,103 74	7,803,644 21	—	466,409 17	2
9,460,480 28	7,087,691 85	—	716,687 02	3
—	35,572 00	—	—	4
1,517,093 95	528,386 99	401,512 30	262,294 22	5
11,325,932 15	1,720,581 64	—	—	6
53,602 45	1,396,569 08	180,000 00	25,000 00	7
1,349,062 04	1,622,480 33	413 50	475,135 25	8
9,224,013 85	—	—	—	9
—	300,000 00	—	—	10
1,193,716 54	—	—	—	11
597,743 36	449,836 54	—	14,466 40	12
616,179 84	218,155 23	28,802 05	10,363 55	13
366,421 84	64,169 45	38,111 61	770 78	14
—	542,700 00	—	—	15
—	—	—	—	16
2,917,215 00	1,628,797 50	1,250,000 00	500,000 00	17
4,343,586 12	1,633,886 00	1,250,000 00	251,000 00	18
121,229 09	150,643 42	949,346 92	189,502 65	19
832,188 19	501,336 81	451,961 91	18,700 00	20
$81,124,687 71	**$47,129,650 27**	**$16,639,888 13**	**$8,991,122 12**	21
$832,188 19	$501,336 81	—	$18,700 00	22
—	—	$451,961 91	—	23
—	—	—	—	24
—	—	—	—	25
$832,188 19	**$501,336 81**	**$451,961 91**	**$18,700 00**	26
6,053	8,282	114	212	27
2,958	6,194	—	123	28
$22,917 77	$666,061 47	$325,989,745 00	$629,846 89	29
—	—	5,814,588 55	1,743 92	30
—	—	—	—	31
—	—	—	39,759 56	32
$22,917 77	**$666,061 47**	**$331,804,333 55**	**$671,350 37**	33
—	$97,903 43	$452,349,748 73	$131,999,145 13	34
—	—	—	—	35
Monthly on 1st	Monthly on 1st	No Savings	Day of Deposit	36
Jan. 15–July 15	Quarterly on 1st*	Department	Quarterly on 1st†	37
36	84		—	38
38.90	73.76		—	39
$102,381 72	$4,337 74		—	40

* Jan.–Apr.–July–Oct.
† Feb.–May–Aug.–Nov.

	ASSETS	BOSTON LIBERTY BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Apr. 15, 1965
	Began business	Aug. 25, 1965
1	Cash, clearing and cash items in process of collection	$169,894 27
2	Balances with banks	2,770,947 66
3	U. S. Government obligations	1,753,777 17
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	71,435 00
6	Other bonds, notes and debentures	25,000 00
7	Corporate stocks	1,225 00
8	Federal funds sold and securities purchased under agreements to resell	1,600,000 00
9	Real estate loans	613,614 87
10	Collateral loans	3,605,705 99
11	Unsecured loans	6,568,448 51
12	Installment loans	1,793,365 14
13	Overdrafts	22,957 08
14	Banking house, vaults, furniture and fixtures	550,813 78
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	110,000 00
17	Prepaid expenses	16,334 14
18	Interest accrued but not collected	—
19	Other assets	5,470 85
20	Total	**$19,678,989 46**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

BOSTON

THE NEW BOSTON BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
Apr. 8, 1969	May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	
Jan. 19, 1970	June 13, 1890	July 1, 1891	Mar. 4, 1895	
$78,545 25	—	$152,671,020 46	$4,791,688 58	1
1,341,752 96	$2,553,541 03	121,767,814 55	7,112,970 92	2
247,671 39	8,431,831 01	130,317,592 24	8,654,254 09	3
100,000 00	—	69,082,538 65	—	4
—	2,202,660 67	123,429,769 95	—	5
—	100,000 00	100,000 00	—	6
—	300,000 00	8,474,496 00	242,414 00	7
1,000,000 00	—	15,300,000 00	2,000,000 00	8
—	—	38,538,342 12	2,390,102 56	9
981,889 10	—	139,810,430 87	6,331,542 53	10
1,757,806 78	—	293,305,358 33	21,591,602 56	11
986,918 16	—	99,113,548 47	3,207,337 13	12
7,941 92	—	4,829,896 35	405,108 02	13
83,663 85	—	21,915,126 51	826,830 28	14
—	—	—	—	15
—	—	8,896,878 60	14,000 00	16
19,438 08	—	2,905,963 59	11,556 88	17
35,131 46	197,953 12	9,449,225 12	169,550 05	18
12,220 85	979,023 58	4,484,975 61	565,003 90	19
$6,652,979 80	**$14,765,009 41**	**$1,244,392,977 42**	**$58,313,961 50**	20
No Trust Department	$315,525,492 16	$195,399,115 90	$8,013,081 64	21
	552,996,314 03	190,830,647 67	1,994,126 82	22
	1,777,878,183 38	571,603,937 16	8,840,950 79	23
	87,738,899 68	2,543,069 14	—	24
	101,272,852 53	2,244,780 75	9,000 00	25
	195,450 00	—	—	26
	16,900,132 38	4,740,114 22	—	27
	15,610,661 78	22,449,128 25	308,118 59	28
	25,737,789 88	5,868,315 97	512,627 34	29
	872,317 62	318,839 59	4 00	30
	5,656,038 92	8,131,701 53	402,662 20	31
	$2,900,384,132 36	**$1,004,129,650 18**	**$20,080,571 38**	32

	LIABILITIES	BOSTON LIBERTY BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$10,345,563 20
2	Time deposits of individuals, partnerships and corporations	2,574,936 22
3	Savings deposits	2,088,863 40
4	Club deposits	6,321 15
5	Deposits of U. S. Government	205,058 71
6	Deposits of states, counties and municipalities	855,000 00
7	Deposits of banks	114,871 94
8	Other deposits (certified, officers' checks, etc.)	175,441 60
9	Bills payable and other liabilities for borrowed money	1,443,050 33
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	110,000 00
12	Income collected not earned	186,920 35
13	Accrued for taxes, interest, expenses, etc.	43,661 98
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	694,570 00
18	Surplus	604,715 00
19	Undivided profits	69,578 90
20	Total capital reserves	160,436 68
21	Total	$19,678,989 46
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$160,436 68
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	$160,436 68
27	Number of commercial accounts, December 31, 1970	8,195
28	Number of savings accounts, December 31, 1970	1,754
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quar. 3rd Friday*
38	Number of real estate loans	6
39	Percentage of real estate loans to savings deposits	29.70
40	Average real estate loan	$103,519 15

* Feb.–May–Aug.–Nov.

BOSTON

THE NEW BOSTON BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
$2,187,533 98	—	$566,090,689 71	$34,903,487 13	1
1,667,829 37	$21,413 16	134,257,112 68	5,526,959 76	2
678,740 98	—	34,486,925 21	3,257,355 47	3
2,683 00	—	132,607 00	—	4
70,947 41	—	15,005,426 34	922,237 35	5
452,876 62	—	88,217,716 85	999,188 69	6
—	—	132,669,723 08	252,282 52	7
62,500 10	—	12,807,384 80	2,323,747 20	8
—	—	1,307,047 81	—	9
—	—	101,990,000 00	—	10
—	—	9,574,260 39	14,000 00	11
143,270 34	—	8,316,428 96	618,131 44	12
57,833 15	2,685,807 82	9,210,988 38	245,390 69	13
4,449 72	—	15,616,969 93	335,441 93	14
—	—	20,000,000 00	—	15
—	—	—	—	16
750,000 00	5,000,000 00	20,081,250 00	2,300,000 00	17
376,614 80	5,000,000 00	41,918,750 00	3,385,000 00	18
127,700 33	1,857,788 43	15,117,686 22	2,121,185 06	19
70,000 00	200,000 00	17,592,010 06	1,109,554 26	20
$6,652,979 80	**$14,765,009 41**	**$1,244,392,977 42**	**$58,313,961 50**	21
$70,000 00	—	$12,444,578 70	$1,109,554 26	22
—	—	2,352,278 37	—	23
—	$200,000 00	2,795,152 99	—	24
—	—	—	—	25
$70,000 00	**$200,000 00**	**$17,592,010 06**	**$1,109,554 26**	26
1,401	23	68,227	7,088	27
288	—	35,224	2,871	28
No Trust Department	$2,890,339,585 84	$995,434,896 57	$19,992,426 86	29
	10,044,546 52	8,694,753 61	88,144 52	30
	—	—	—	31
	—	—	—	32
	$2,900,384,132 36	**$1,004,129,650 18**	**$20,080,571 38**	33
	$1,230,042,510 00	$6,580,622,241 65	$2,720,593 66	34
	$193,303,199 03	$213,076,344 95	$735,452 49	35
Day of Deposit Quarterly on 1st*	No Savings Department	Day of Deposit Quarterly on 1st*	Day of Deposit Quarterly on 31st†	36
—		7	60	37
—		.18	73.88	38
—		$8,687 64	$39,835 04	39
				40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

	ASSETS	BOSTON UNITY BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	June 19, 1968
	Began business	June 24, 1968
1	Cash, clearing and cash items in process of collection	$216,339 96
2	Balances with banks	724,121 55
3	U. S. Government obligations	287,924 67
4	Securities of other U. S. Government Agencies and Corporations	2,392,034 26
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	1,300,000 00
9	Real estate loans	762,204 65
10	Collateral loans	586,378 63
11	Unsecured loans	3,276,942 37
12	Installment loans	896,077 81
13	Overdrafts	195 65
14	Banking house, vaults, furniture and fixtures	409,033 57
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	5,611 85
18	Interest accrued but not collected	40,602 16
19	Other assets	38,409 74
20	Total	$10,935,876 87
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

BROCKTON	BROOKLINE			
MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	
Dec. 2, 1963	Oct. 13, 1910	Dec. 18, 1934	Jan. 23, 1962	
Dec. 5, 1963	Nov. 1, 1910	Jan. 2, 1935	Aug. 1, 1962	
$416,594 07	$745,271 02	$19,534,389 28	$151,703 15	1
652,229 18	3,483,162 26	23,184,382 18	1,124,836 03	2
717,187 84	5,254,138 30	21,047,817 19	1,224,999 64	3
200,000 00	—	—	599,927 36	4
—	8,339,554 42	60,024,667 05	205,831 70	5
900,187 00	61,042 39	99,996 57	—	6
—	21,256 44	669,050 00	—	7
1,000,000 00	750,000 00	—	2,000,000 00	8
804,348 22	7,572,592 06	43,363,752 65	829,465 36	9
1,167,518 39	6,244,539 88	13,324,597 97	1,112,007 89	10
2,919,039 04	7,260,477 98	39,125,115 21	3,872,849 58	11
1,541,682 73	4,702,348 95	37,551,135 90	731,352 44	12
54,002 06	7,642 35	152,570 01	18,097 68	13
149,351 01	1,312,252 59	3,896,217 47	179,862 95	14
10,402 20	—	74,010 73	—	15
37,160 00	—	—	—	16
44,273 89	84,266 33	91,260 69	4,776 15	17
28,490 62	305,423 61	1,749,915 11	31,420 68	18
336,007 78	1,660 00	357,632 45	41,290 82	19
$10,978,474 03	**$46,145,628 58**	**$264,246,510 46**	**$12,128,421 43**	20
No Trust Department	$324,181 49	$2,519,581 93	No Trust Department	21
	776,594 77	7,100,516 42		22
	2,113,704 71	14,933,207 29		23
	—	55,413 64		24
	4,625 00	221,276 54		25
	—	—		26
	37,751 98	253,532 83		27
	153,320 06	552,022 35		28
	230,227 75	2,425,383 46		29
	—	—		30
	6,009 10	1,021 50		31
	$3,646,414 86	**$28,061,955 96**		32

	LIABILITIES	BOSTON UNITY BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$3,252,676 07
2	Time deposits of individuals, partnerships and corporations	1,726,410 96
3	Savings deposits	2,852,540 01
4	Club deposits	3,632 00
5	Deposits of U. S. Government	1,618,954 80
6	Deposits of states, counties and municipalities	50,000 00
7	Deposits of banks	5,015 20
8	Other deposits (certified, officers' checks, etc.)	492,935 96
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	619,433 32
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	600,000 00
18	Surplus	—
19	Undivided profits	(285,721 45)
20	Total capital reserves	—
21	Total	**$10,935,876 87**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	—
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	—
27	Number of commercial accounts, December 31, 1970	2,561
28	Number of savings accounts, December 31, 1970	7,319
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 15th
37	Interest is payable	Apr. 15–Oct. 15
38	Number of real estate loans	13
39	Percentage of real estate loans to savings deposits	3.75
40	Average real estate loan	$30,000 00

BROCKTON	BROOKLINE			
MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	
$3,747,070 98	$22,457,484 81	$97,294,890 67	$3,685,253 73	1
1,021,178 85	2,017,200 00	24,287,774 64	720,088 94	2
1,478,694 06	9,722,023 20	64,072,866 41	1,542,778 51	3
17,071 00	93,979 00	147,318 65	14,613 00	4
226,994 58	972,699 63	5,101,323 56	703,338 95	5
2,718,376 43	2,153,802 97	24,440,434 29	1,599,919 46	6
121,765 74	840,697 85	7,120,690 41	2,317,933 90	7
355,126 40	2,201,813 17	3,748,306 29	150,584 97	8
—	—	—	250,000 00	9
—	—	—	—	10
37,160 00	—	—	—	11
113,331 79	493,701 79	3,362,707 07	107,847 99	12
121,908 42	313,518 26	1,700,298 08	41,219 48	13
78,409 45	108,512 74	8,708,608 16	—	14
610,000 00	—	—	—	15
—	—	—	—	16
514,740 00	1,000,000 00	5,400,000 00	504,000 00	17
—	2,000,000 00	12,235,000 00	273,405 74	18
(183,353 67)	1,222,341 28	4,385,066 70	136,810 05	19
—	547,853 88	2,241,225 53	80,626 71	20
$10,978,474 03	**$46,145,628 58**	**$264,246,510 46**	**$12,128,421 43**	21
—	$547,853 88	$2,241,225 53	$80,626 71	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
—	**$547,853 88**	**$2,241,225 53**	**$80,626 71**	26
6,638	11,479	55,220	2,924	27
4,258	7,791	63,280	1,887	28
No Trust Department	$3,607,970 72	$27,847,016 93	No Trust Department	29
	38,444 14	123,031 56		30
	—	—		31
	—	91,907 47		32
	$3,646,414 86	**$28,061,955 96**		33
	$439,812 57	$18,786,026 85		34
	—	—		35
Day of Deposit Quarterly on 1st*	Day of Deposit Quarterly on 31st†	Day of Deposit Quarterly on 10th*	Monthly on 5th June 15–Dec. 15	36 37
39	141	1,714	26	38
54.30	33.80	67.68	54.00	39
$20,616 24	$2,330 62	$25,299 74	$31,902 51	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

	ASSETS	BURLINGTON BURLINGTON BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Aug. 9, 1967
	Began business	May 31, 1968
1	Cash, clearing and cash items in process of collection	$123,602 32
2	Balances with banks	2,923,060 74
3	U. S. Government obligations	2,334,072 00
4	Securities of other U. S. Government Agencies and Corporations	100,833 36
5	State, county and municipal obligations	211,372 70
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	2,000,000 00
9	Real estate loans	787,775 29
10	Collateral loans	1,533,663 84
11	Unsecured loans	1,742,231 83
12	Installment loans	2,361,123 74
13	Overdrafts	67,882 53
14	Banking house, vaults, furniture and fixtures	67,764 40
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	6,118 40
18	Interest accrued but not collected	28,315 43
19	Other assets	3,003 99
20	Total	$14,290,820 57
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

CAMBRIDGE

CAMBRIDGE TRUST COMPANY	CHARLESBANK TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	
May 8, 1890	Dec. 15, 1965	July 14, 1904	Jan. 4, 1927	
Nov. 7, 1892	June 10, 1966	Aug. 8, 1904	June 11, 1927	
$860,445 41	$258,984 11	$17,049,290 49	$185,092 20	1
2,941,272 22	1,305,127 93	15,309,884 67	1,067,235 99	2
5,228,830 56	1,662,321 34	14,234,842 43	348,728 23	3
—	908,828 12	—	249,062 50	4
5,321,937 92	250,000 00	56,464,825 16	1,317,468 75	5
—	340,044 53	62,000 00	5,225 00	6
—	—	697,552 14	—	7
—	3,980,000 00	10,000,000 00	500,000 00	8
9,672,053 38	1,377,176 28	48,150,284 52	2,156,906 67	9
8,035,327 58	526,841 69	16,050,569 43	1,959,926 47	10
7,533,181 30	4,141,034 73	17,222,802 33	1,548,400 59	11
1,328,865 02	1,364,473 16	21,137,962 53	1,867,286 02	12
474,995 64	15,254 88	265,522 29	1,050 70	13
662,979 00	134,522 72	4,166,057 63	91,175 41	14
—	—	2,211,861 51	58,700 00	15
—	—	—	—	16
44,516 63	41,462 00	76,413 73	2,887 58	17
273,319 97	43,573 03	1,601,223 16	38,396 98	18
58,193 50	14,209 08	890,047 48	—	19
$42,435,918 13	**$16,363,853 60**	**$225,591,139 50**	**$11,397,543 09**	20
$5,898,670 53	No Trust	$17,018,605 38	No Trust	21
5,162,707 94	Department	9,055,614 79	Department	22
26,838,235 38		51,905,399 61		23
—		154,048 76		24
—		350,879 85		25
—		—		26
—		870,323 10		27
349,239 56		1,543,257 63		28
909,147 79		1,168,917 35		29
—		68,724 90		30
144,828 38		14,294,793 87		31
$39,302,829 58		**$96,430,565 24**		32

	LIABILITIES	BURLINGTON BURLINGTON BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$2,217,923 99
2	Time deposits of individuals, partnerships and corporations	2,006,028 40
3	Savings deposits	1,407,582 11
4	Club deposits	4,299 00
5	Deposits of U. S. Government	382,525 50
6	Deposits of states, counties and municipalities	6,573,439 13
7	Deposits of banks	159,213 25
8	Other deposits (certified, officers' checks, etc.)	206,867 66
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	320,125 41
13	Accrued for taxes, interest, expenses, etc.	75,749 66
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	92,500 00
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	378,000 00
18	Surplus	204,000 00
19	Undivided profits	228,268 94
20	Total capital reserves	34,297 52
21	Total	$14,290,820 57
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$34,297 52
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	$34,297 52
27	Number of commercial accounts, December 31, 1970	1,386
28	Number of savings accounts, December 31, 1970	1,339
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 1st
38	Number of real estate loans	34
39	Percentage of real estate loans to savings deposits	49.30
40	Average real estate loan	$23,169 86

* Mar.–June–Sept.–Dec.

CAMBRIDGE

CAMBRIDGE TRUST COMPANY	CHARLESBANK TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	
$26,156,037 03	$5,840,839 80	$106,331,626 34	$3,591,191 08	1
97,474 57	1,498,723 20	23,970,717 60	1,437,430 84	2
7,769,775 47	2,644,954 62	27,873,168 11	2,913,478 33	3
—	30,223 00	310,972 22	23,938 00	4
843,615 19	1,172,966 66	3,203,418 24	230,056 97	5
1,125,272 25	2,662,934 51	14,399,792 62	965,223 49	6
1,237,382 28	388,796 09	5,918,934 06	352,414 41	7
85,315 36	207,502 44	1,905,556 37	429,357 89	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
247,475 26	168,690 18	2,090,879 81	251,837 77	12
292,234 84	55,233 58	792,519 00	33,699 65	13
444,616 90	—	18,066,481 13	5,462 40	14
—	—	—	—	15
—	—	—	—	16
1,200,000 00	650,000 00	4,400,000 00	200,000 00	17
1,200,000 00	856,102 86	11,800,000 00	800,000 00	18
1,106,122 42	124,652 26	2,476,543 25	87,914 70	19
630,596 56	62,234 40	2,050,530 75	75,537 56	20
$42,435,918 13	**$16,363,853 60**	**$225,591,139 50**	**$11,397,543 09**	21
$630,596 56	$62,234 40	$2,050,530 75	$75,537 56	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$630,596 56	**$62,234 40**	**$2,050,530 75**	**$75,537 56**	26
13,533	10,134	68,231	2,342	27
5,984	3,425	33,693	2,541	28
$38,989,763 96	No Trust Department	$96,224,018 00	No Trust Department	29
313,065 62		206,547 24		30
—		—		31
—		—		32
$39,302,829 58		**$96,430,565 24**		33
$26,418,776 84		$27,439,490 62		34
—		$503,834 39		35
Day of Deposit	Day of Deposit	Monthly on 10th	Monthly on 1st	36
Quarterly on 1st*	Quar. 2nd Monday†	Jan. 10–July 10	Quar. 1st Monday‡	37
223	43	543	142	38
70.25	52.06	63.00	57.50	39
$24,573 00	$32,027 36	$32,410 00	$15,189 48	40

* Feb.–May–Aug.–Nov.
† Mar.–June–Sept.–Dec.
‡ Jan.–Apr.–July–Oct.

	ASSETS	CHATHAM
		CHATHAM TRUST COMPANY
	Banking Department	
	Incorporated	Aug. 16, 1919
	Began business	Jan. 15, 1920
1	Cash, clearing and cash items in process of collection	$212,539 35
2	Balances with banks	123,429 86
3	U. S. Government obligations	1,016,656 25
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	297,352 86
6	Other bonds, notes and debentures	—
7	Corporate stocks	19,662 50
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	2,191,539 92
10	Collateral loans	1,765,085 92
11	Unsecured loans	839,641 25
12	Installment loans	77,208 50
13	Overdrafts	2,138 73
14	Banking house, vaults, furniture and fixtures	152,575 46
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	1,268 96
18	Interest accrued but not collected	—
19	Other assets	4,652 17
20	Total	$6,703,751 73
	Trust Department	
21	Government, state and municipal bonds	$30,093 75
22	Other bonds	11,150 00
23	Stocks	21,704 50
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	—
28	Deposits subject to check	152 65
29	Other bank deposits	—
30	Tangible personal property	—
31	Other assets	—
32	Total	$63,100 90

CHELMSFORD	CHICOPEE	EVERETT	FALL RIVER	
THE FIRST BANK AND TRUST COMPANY	CHICOPEE BANK AND TRUST COMPANY	INDUSTRIAL BANK AND TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	
Dec. 13, 1957	May 9, 1966	Aug. 10, 1967	Mar. 16, 1887	
Jan. 6, 1958	June 1, 1966	Feb. 16, 1968	July 9, 1888	
$558,642 05	$166,845 32	$320,189 31	$2,137,649 08	1
1,233,051 11	773,849 69	632,400 68	3,423,939 80	2
884,799 99	298,699 10	311,009 95	4,302,812 50	3
400,000 00	—	196,484 38	1,254,609 38	4
3,402,357 06	203,764 36	—	4,797,446 54	5
—	100,000 00	—	70,000 00	6
—	—	—	220,975 15	7
1,000,000 00	2,350,000 00	—	1,000,000 00	8
647,154 88	174,714 04	—	15,625,045 09	9
366,345 62	546,740 63	1,836,101 75	3,145,679 03	10
1,309,492 10	1,728,168 22	3,977,206 86	6,120,000 79	11
1,792,319 94	1,751,755 61	1,419,820 21	6,633,409 22	12
6,840 96	53,683 94	83,247 24	17,744 60	13
101,744 13	165,234 21	258,003 49	1,270,255 71	14
18,314 95	—	—	—	15
—	—	—	—	16
2,282 44	4,876 52	28,014 12	33,874 95	17
71,212 01	—	46,651 78	257,552 98	18
70 00	10,726 46	12,848 80	—	19
$11,794,627 24	**$8,329,058 10**	**$9,121,978 57**	**$50,310,994 82**	20
No Trust Department	No Trust Department	No Trust Department	$13,017,084 51	21
			4,706,883 46	22
			72,830,518 42	23
			56,813 91	24
			33,017 79	25
			—	26
			425,894 16	27
			1,089,169 07	28
			1,550,211 70	29
			4,633 60	30
			203,360 31	31
			$93,917,586 93	32

	LIABILITIES	CHATHAM CHATHAM TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$2,684,770 21
2	Time deposits of individuals, partnerships and corporations	563,903 34
3	Savings deposits	2,175,685 60
4	Club deposits	2,789 00
5	Deposits of U. S. Government	99,201 66
6	Deposits of states, counties and municipalities	145,461 68
7	Deposits of banks	79,967 06
8	Other deposits (certified, officers' checks, etc.)	46,638 96
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	200,000 00
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	35,802 58
13	Accrued for taxes, interest, expenses, etc.	21,000 00
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	11,000 00
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	100,000 00
18	Surplus	300,000 00
19	Undivided profits	148,143 65
20	Total capital reserves	89,387 99
21	Total	**$6,703,751 73**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$69,567 79
23	Valuation reserve on securities	—
24	Reserve for contingencies	19,820 20
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$89,387 99**
27	Number of commercial accounts, December 31, 1970	1,999
28	Number of savings accounts, December 31, 1970	1,946
	Trust Department	
29	As trustee, executor, administrator, etc.	$62,948 25
30	Income	152 65
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$63,110 90**
34	As agent, custodian, etc.	$4,355,034 67
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 10th
37	Interest is payable	Apr. 1–Oct. 1
38	Number of real estate loans	150
39	Percentage of real estate loans to savings deposits	74.20
40	Average real estate loan	$10,773 00

CHELMSFORD	CHICOPEE	EVERETT	FALL RIVER	
THE FIRST BANK AND TRUST COMPANY	CHICOPEE BANK AND TRUST COMPANY	INDUSTRIAL BANK AND TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	
$4,812,972 13	$2,301,698 60	$2,183,925 73	$17,248,546 12	1
176,457 76	1,026,910 82	3,868,978 68	4,075,719 67	2
2,698,858 99	1,331,525 10	1,302,524 50	17,668,966 91	3
16,915 00	14,981 00	76,383 00	96,807 00	4
265,727 42	115,150 53	55,951 40	469,145 91	5
2,129,938 69	2,449,542 10	315,610 23	1,968,973 80	6
—	—	—	1,555,575 72	7
185,629 32	133,908 12	198,012 55	543,835 63	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
152,406 07	157,044 57	45,579 66	653,633 74	12
40,608 45	—	96,237 16	303,224 48	13
18,278 00	5,541 98	163,661 87	1,145,494 80	14
—	—	380,000 00	—	15
—	—	—	—	16
262,100 00	333,330 00	400,000 00	1,013,100 00	17
737,900 00	279,695 00	307,500 00	2,200,000 00	18
227,526 13	132,730 28	(272,386 21)	487,854 47	19
69,309 28	47,000 00	—	880,116 57	20
$11,794,627 24	**$8,329,058 10**	**$9,121,978 57**	**$50,310,994 82**	21
$69,309 28	$47,000 00	—	$860,426 15	22
—	—	—	19,690 42	23
—	—	—	—	24
—	—	—	—	25
$69,309 28	**$47,000 00**	—	**$880,116 57**	26
5,860	1,231	5,116	6,852	27
2,117	1,373	3,189	13,532	28
No Trust Department	No Trust Department	No Trust Department	$93,601,620 90	29
			315,966 03	30
			—	31
			—	32
			$93,917,586 93	33
			$9,630,404 34	34
			—	35
Monthly on 1st	Monthly on 1st	Monthly on 1st	Day of Deposit	36
June 15–Dec. 15	June 30–Dec. 31	Quarterly on 31st*	Quarterly on 15th†	37
66	6	—	1,263	38
23.98	13.10	—	71.80	39
$9,806 64	$29,108 00	—	$10,045 48	40

* Mar.–June–Sept.–Dec.
† Jan.–Apr.–July–Oct.

	ASSETS	FALL RIVER FALL RIVER TRUST COMPANY
	Banking Department	
	Incorporated	Mar. 6, 1919
	Began business	July 23, 1919
1	Cash, clearing and cash items in process of collection	$3,315,665 64
2	Balances with banks	3,069,632 56
3	U. S. Government obligations	6,869,380 25
4	Securities of other U. S. Government Agencies and Corporations	4,750 00
5	State, county and municipal obligations	14,206,389 39
6	Other bonds, notes and debentures	70,000 00
7	Corporate stocks	134,611 74
8	Federal funds sold and securities purchased under agreements to resell	1,350,000 00
9	Real estate loans	20,294,671 53
10	Collateral loans	6,074,339 02
11	Unsecured loans	3,735,343 48
12	Installment loans	3,626,081 21
13	Overdrafts	23,644 90
14	Banking house, vaults, furniture and fixtures	1,179,078 72
15	Other real estate owned, directly or indirectly	29,676 04
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	22,518 93
18	Interest accrued but not collected	304,408 87
19	Other assets	6,836 14
20	Total	**$64,317,028 42**
	Trust Department	
21	Government, state and municipal bonds	$427,386 23
22	Other bonds	269,511 50
23	Stocks	1,777,901 27
24	Loans on real estate	—
25	Other loans	6,597 50
26	Real estate by foreclosure, etc.	—
27	Real estate owned	—
28	Deposits subject to check	11,906 72
29	Other bank deposits	84,300 94
30	Tangible personal property	4,196 50
31	Other assets	46 00
32	Total	**$2,581,846 66**

FALMOUTH	FRAMINGHAM	GLOUCESTER	GREENFIELD	
FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	
June 24, 1959	Mar. 9, 1909	Feb. 20, 1891	Mar. 30, 1912	
Aug. 7, 1959	Aug. 15, 1910	Jan. 18, 1892	July 1, 1912	
$572,064 78	$1,920,629 24	$670,097 26	$1,009,977 24	1
113,764 99	8,588,309 31	1,746,272 97	3,521,080 73	2
966,606 10	9,675,099 08	5,873,787 51	3,480,775 68	3
—	—	699,500 00	850,511 64	4
216,944 29	14,188,476 46	3,863,922 30	1,731,835 61	5
—	20,000 00	—	25,000 00	6
1,225 00	20,000 00	55,351 00	61,800 00	7
700,000 00	—	—	1,000,000 00	8
689,256 10	23,501,081 52	8,947,826 06	7,066,396 91	9
1,528,808 19	6,168,869 14	3,053,575 05	5,398,016 04	10
2,013,944 95	9,509,676 44	2,485,037 57	4,301,022 89	11
1,359,793 29	15,913,063 82	2,386,885 98	7,620,804 46	12
3,358 00	29,780 29	12,614 60	—	13
180,300 02	1,847,521 74	471,194 11	451,994 45	14
88,480 22	—	—	148,270 00	15
—	—	—	—	16
—	123,149 11	—	5,016 00	17
38,278 98	303,720 67	116,086 65	95,654 29	18
22,203 65	361,513 74	64,386 45	69,708 00	19
$8,495,028 56	**$92,170,890 56**	**$30,446,537 51**	**$36,837,863 94**	20
No Trust Department	$158,909 91	$977,204 66	$3,518,709 31	21
	252,650 87	1,501,336 56	5,309,958 99	22
	6,902,641 89	4,846,111 70	14,834,521 36	23
	—	20,333 27	52,908 71	24
	33,944 17	81,701 93	63,474 78	25
	—	—	—	26
	72,516 75	227,376 40	109,253 00	27
	41,086 04	153,788 44	737,422 75	28
	796,432 97	716,955 02	2,556,524 02	29
	1,302 00	29,101 00	25,313 82	30
	552,591 20	17,967 19	318,831 79	31
	$8,812,075 80	**$8,571,876 17**	**$27,526,918 53**	32

	LIABILITIES	FALL RIVER
		FALL RIVER TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$19,065,924 15
2	Time deposits of individuals, partnerships and corporations	2,658,728 92
3	Savings deposits	31,190,495 20
4	Club deposits	197,335 00
5	Deposits of U. S. Government	571,476 08
6	Deposits of states, counties and municipalities	1,755,460 47
7	Deposits of banks	899,066 69
8	Other deposits (certified, officers' checks, etc.)	634,308 63
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	433,212 32
13	Accrued for taxes, interest, expenses, etc.	25,891 35
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	981,701 22
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	1,531,200 00
18	Surplus	2,650,000 00
19	Undivided profits	1,042,554 09
20	Total capital reserves	679,674 30
21	Total	$64,317,028 42
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$679,674 30
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	$679,674 30
27	Number of commercial accounts, December 31, 1970	13,698
28	Number of savings accounts, December 31, 1970	28,532
	Trust Department	
29	As trustee, executor, administrator, etc.	$2,524,826 66
30	Income	—
31	Earnings not transferred to the banking department	—
32	Other liabilities	57,020 00
33	Total	$2,581,846 66
34	As agent, custodian, etc.	$1,215,910 79
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Quarterly on 1st*
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	2,047
39	Percentage of real estate loans to savings deposits	64.80
40	Average real estate loan	$9,914 35

* Jan.–Apr.–July–Oct.

FALMOUTH	FRAMINGHAM	GLOUCESTER	GREENFIELD	
FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	
$3,781,362 47	$29,661,727 73	$11,052,813 21	$12,690,110 06	1
328,917 34	6,748,179 14	3,250,677 69	5,621,108 93	2
2,692,697 33	31,234,848 17	10,820,077 81	9,548,347 34	3
10,985 50	258,017 75	73,811 50	95,655 11	4
321,692 94	1,540,371 50	238,555 43	476,407 43	5
254,129 54	7,507,074 29	1,045,881 12	1,943,917 80	6
127,438 35	1,033,175 64	—	629,919 77	7
98,233 23	4,155,344 77	355,535 95	980,069 60	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
135,324 22	1,311,141 47	253,484 92	783,179 12	12
23,438 18	656,424 72	269,816 90	328,857 99	13
10,000 00	55,749 54	4,091 72	177,652 11	14
—	1,200,000 00	—	—	15
—	—	—	—	16
200,000 00	2,390,625 00	660,000 00	630,000 00	17
293,600 00	3,298,957 00	1,160,000 00	1,430,000 00	18
133,938 38	448,253 20	759,495 29	1,021,252 20	19
83,271 08	671,000 64	502,295 97	481,386 48	20
$8,495,028 56	**$92,170,890 56**	**$30,446,537 51**	**$36,837,863 94**	21
$83,271 08	$671,000 64	$468,081 44	$481,386 48	22
—	—	34,214 53	—	23
—	—	—	—	24
—	—	—	—	25
$83,271 08	**$671,000 64**	**$502,295 97**	**$481,386 48**	26
3,670	21,295	8,393	8,367	27
2,182	34,661	11,134	6,310	28
No Trust Department	$8,537,935 83	$8,400,279 15	$26,822,936 35	29
	42,755 75	146,160 08	355,496 77	30
	23,517 39	—	1,177 44	31
	207,866 83	25,436 94	347,307 97	32
	$8,812,075 80	**$8,571,876 17**	**$27,526,918 53**	33
	$852,108 92	$4,194,065 34	$4,652,251 30	34
	—	—	—	35
Day of Deposit Quarterly on 1st*	Day of Deposit May 1–Nov. 1	Monthly on 1st Apr. 1–Oct. 1	Day of Deposit Quarterly on 1st†	36
66	906	719	613	37
24.00	61.28	68.93	73.20	38
$9,740 13	$21,196 48	$10,372 42	$11,423 60	39
				40

*Feb.–May–Aug.–Nov.
† Jan.–Apr.–July–Oct.

	ASSETS	HAVERHILL FIRST BANK AND TRUST COMPANY OF HAVERHILL
	Banking Department	
	Incorporated	Feb. 25, 1963
	Began business	Nov. 18, 1963
1	Cash, clearing and cash items in process of collection	$149,848 80
2	Balances with banks	469,414 04
3	U. S. Government obligations	420,759 30
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	202,974 20
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	1,100,000 00
9	Real estate loans	1,017,989 39
10	Collateral loans	711,580 92
11	Unsecured loans	805,477 90
12	Installment loans	1,256,945 40
13	Overdrafts	3,932 45
14	Banking house, vaults, furniture and fixtures	44,564 43
15	Other real estate owned, directly or indirectly	21,476 69
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	5,951 00
18	Interest accrued but not collected	65 70
19	Other assets	—
20	Total	$6,210,980 22
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

HINGHAM	HYANNIS		LAWRENCE	
LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	MERCHANTS BANK AND TRUST COMPANY OF CAPE COD	ARLINGTON TRUST COMPANY	
Mar. 10, 1966	May 24, 1916	Apr. 2, 1969	Oct. 13, 1910	
Oct. 10, 1966	July 1, 1916	June 12, 1969	Oct. 17, 1910	
$125,722 80	$4,533,499 87	$203,750 37	$4,924,346 86	1
1,250,962 06	2,338,879 99	846,363 76	31,606,794 53	2
1,085,312 30	4,576,897 94	99,950 00	7,605,625 52	3
221,714 74	—	1,266,187 77	3,196,875 00	4
914,962 54	5,603,684 99	—	24,111,556 38	5
52,603 67	527,000 00	54,860 00	53,128 00	6
—	82,225 00	—	—	7
500,000 00	—	1,840,000 00	—	8
862,928 01	8,709,223 43	111,637 01	70,960,491 86	9
1,246,610 44	3,254,405 23	413,743 73	14,226,903 28	10
2,799,022 95	10,088,219 45	4,019,442 72	23,098,125 55	11
1,346,879 95	3,808,465 53	1,150,747 99	26,875,278 50	12
7,599 16	13,519 57	—	84,263 00	13
158,406 09	662,193 70	184,267 98	2,517,259 98	14
—	—	—	62,016 43	15
—	—	—	—	16
3,619 31	16,860 00	26,385 19	73,823 63	17
68,106 90	162,377 64	56,190 82	1,204,211 88	18
—	75,600 23	40,548 86	170,729 88	19
$10,644,450 92	**$44,453,052 57**	**$10,314,076 20**	**$210,771,430 28**	20
No Trust Department	$904,525 12	No Trust Department	$10,874 60	21
	623,408 06		2,104,937 63	22
	4,358,690 32		5,025,345 49	23
	20,500 00		111,650 84	24
	—		—	25
	—		—	26
	785,719 92		38,413 00	27
	42,757 50		130,562 48	28
	853,994 21		737,792 75	29
	51,729 38		—	30
	—		378,402 22	31
	$7,641,324 51		**$8,537,979 01**	32

	LIABILITIES	HAVERHILL FIRST BANK AND TRUST COMPANY OF HAVERHILL
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$2,211,446 27
2	Time deposits of individuals, partnerships and corporations	458,145 25
3	Savings deposits	2,040,677 36
4	Club deposits	19,555 00
5	Deposits of U. S. Government	169,431 61
6	Deposits of states, counties and municipalities	257,111 65
7	Deposits of banks	2,000 00
8	Other deposits (certified, officers' checks, etc.)	302,228 46
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	92,243 49
13	Accrued for taxes, interest, expenses, etc.	51,181 68
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	2,089 23
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	210,000 00
18	Surplus	163,500 00
19	Undivided profits	170,672 73
20	Total capital reserves	60,697 49
21	Total	**$6,210,980 22**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$60,697 49
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$60,697 49**
27	Number of commercial accounts, December 31, 1970	1,338
28	Number of savings accounts, December 31, 1970	2,506
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1s
37	Interest is payable	Quarterly on 15th
38	Number of real estate loans	101
39	Percentage of real estate loans to savings deposits	49.9(
40	Average real estate loan	$10,079 1(

* Jan.–Apr.–July–Oct.

HINGHAM	HYANNIS		LAWRENCE	
LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	MERCHANTS BANK AND TRUST COMPANY OF CAPE COD	ARLINGTON TRUST COMPANY	
$3,444,210 79	$19,858,047 89	$3,544,419 54	$44,974,894 30	1
467,092 97	1,829,234 67	2,597,756 54	10,559,843 66	2
2,156,722 13	11,226,942 24	1,967,576 01	86,557,630 18	3
5,310 00	46,744 31	13,603 50	1,000,500 00	4
205,704 80	439,423 20	681,420 10	1,937,196 95	5
1,607,484 89	3,701,539 00	220,809 16	20,820,633 36	6
303,165 45	1,066,195 78	50,000 00	1,902,988 18	7
133,037 16	1,483,114 39	46,491 85	120,898 26	8
—	—	376,832 10	17,507,481 30	9
—	—	—	2,970,051 67	10
—	—	—	—	11
165,425 97	536,255 17	112,233 60	2,970,997 26	12
55,316 63	170,296 48	—	725,077 13	13
806,270 77	224,057 85	—	4,602,800 76	14
—	—	—	2,700,000 00	15
—	—	—	—	16
521,250 00	1,200,000 00	350,000 00	1,562,500 00	17
509,219 76	1,600,000 00	179,262 05	6,437,500 00	18
244,142 72	668,010 42	163,671 75	710,927 83	19
20,096 88	403,191 17	10,000 00	2,709,509 44	20
$10,644,450 92	**$44,453,052 57**	**$10,314,076 20**	**$210,771,430 28**	21
$20,096 88	$403,191 17	$10,000 00	$2,709,509 44	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$20,096 88	**$403,191 17**	**$10,000 00**	**$2,709,509 44**	26
3,417	15,256	3,262	29,647	27
2,934	8,522	3,013	56,747	28
No Trust Department	$7,572,845 53	No Trust Department	$8,519,745 03	29
	68,478 98		18,233 98	30
	—		—	31
	—		—	32
	$7,641,324 51		**$8,537,979 01**	33
	$2,885,062 66		$2,866,036 42	34
	—		—	35
Day of Deposit Quarterly on 1st*	Day of Deposit Monthly on 1st	Day of Deposit Quarterly on 15th†	Monthly on 1st Monthly on 31st	36 37
31	527	6	2,310	38
40.00	75.26	6.00	68.10	39
$27,836 39	$16,066 00	$18,606 16	$25,524 02	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

	ASSETS	LEXINGTON LEXINGTON TRUST COMPANY
	Banking Department	
	Incorporated	Jan. 8, 1914
	Began business	Apr. 21, 1914
1	Cash, clearing and cash items in process of collection	$713,632 42
2	Balances with banks	3,662,616 88
3	U. S. Government obligations	3,904,939 56
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	6,370,797 41
6	Other bonds, notes and debentures	—
7	Corporate stocks	21,285 00
8	Federal funds sold and securities purchased under agreements to resell	1,784,075 00
9	Real estate loans	6,535,794 75
10	Collateral loans	2,798,894 27
11	Unsecured loans	3,377,217 24
12	Installment loans	5,153,608 51
13	Overdrafts	52,520 17
14	Banking house, vaults, furniture and fixtures	599,192 19
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	13,568 99
18	Interest accrued but not collected	154,028 69
19	Other assets	102,853 60
20	Total	**$35,245,024 68**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

LOWELL	LYNN	MALDEN	MARBLEHEAD	
LOWELL BANK AND TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
Apr. 14, 1969	July 18, 1904	June 3, 1896	Jan. 18, 1965	
Feb. 9, 1970	Aug. 19, 1904	Dec. 1, 1896	May 17, 1965	
$130,315 23	$3,652,802 99	$1,264,593 90	$102,016 71	1
258,176 08	3,928,685 84	6,820,812 09	539,862 04	2
—	10,560,687 76	4,930,671 69	199,781 25	3
699,468 75	4,501,875 00	—	901,550 69	4
—	10,555,829 58	—	—	5
—	256,687 14	10,000 00	5,000 00	6
—	610,436 46	152,410 61	—	7
800,000 00	—	2,300,000 00	1,100,000 00	8
36,000 00	23,115,821 97	491,022 13	156,710 44	9
194,468 16	5,966,088 94	7,130,132 51	1,147,688 56	10
1,385,313 76	14,111,745 37	16,405,811 23	1,406,728 36	11
772,700 45	20,933,548 55	4,156,388 66	2,309,490 11	12
7,894 89	165,102 86	229,529 69	18,182 66	13
360,801 63	949,287 28	583,398 20	241,950 97	14
—	—	—	—	15
—	—	—	49,800 00	16
—	47,114 31	66,960 03	6,785 00	17
19,182 50	369,144 97	160,523 01	30,542 33	18
51,048 40	578,309 78	1,630,454 47	—	19
$4,715,369 85	**$100,303,168 80**	**$46,332,708 22**	**$8,216,089 12**	20
No Trust Department	$1,981,905 98	$2,335,506 09	No Trust Department	21
	1,180,550 54	5,139,408 90		22
	5,238,999 96	15,313,984 07		23
	90,000 00	25,912 16		24
	115,819 84	61,734 67		25
	—	—		26
	243,250 00	212,857 73		27
	210,178 67	874,419 67		28
	180,210 44	754,763 90		29
	—	59,635 65		30
	302 00	359,905 92		31
	$9,241,217 43	**$25,138,128 76**		32

	LIABILITIES	LEXINGTON LEXINGTON TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$17,121,033 11
2	Time deposits of individuals, partnerships and corporations	1,461,109 77
3	Savings deposits	7,584,618 81
4	Club deposits	53,384 00
5	Deposits of U. S. Government	1,121,664 05
6	Deposits of states, counties and municipalities	2,876,837 71
7	Deposits of banks	24,145 34
8	Other deposits (certified, officers' checks, etc.)	1,572,568 27
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	347,457 66
13	Accrued for taxes, interest, expenses, etc.	135,323 99
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	500,000 00
18	Surplus	1,800,000 00
19	Undivided profits	303,152 88
20	Total capital reserves	343,729 09
21	Total	**$35,245,024 68**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$343,729 09
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$343,729 09**
27	Number of commercial accounts, December 31, 1970	13,269
28	Number of savings accounts, December 31, 1970	9,297
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	June 30–Dec. 31
38	Number of real estate loans	260
39	Percentage of real estate loans to savings deposits	51.83
40	Average real estate loan	$15,120 80

LOWELL	LYNN	MALDEN	MARBLEHEAD	
LOWELL BANK AND TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
$1,174,463 48	$39,332,147 40	$30,752,292 64	$2,643,488 26	1
1,299,272 83	7,682,107 98	854,950 00	1,455,617 03	2
1,061,701 57	33,140,344 21	972,844 05	1,528,272 30	3
4,787 80	203,096 11	117,551 50	47,081 00	4
29,787 07	909,475 91	1,773,934 31	164,728 36	5
150,000 00	2,337,223 47	621,279 19	844,125 49	6
—	1,533,436 95	604,124 70	9,515 06	7
31,628 72	3,383,506 72	3,840,306 51	128,558 94	8
—	—	—	—	9
—	—	—	—	10
—	—	—	49,800 00	11
96,635 93	2,074,916 81	502,081 46	223,700 70	12
18,257 15	564,806 35	93,791 85	35,719 56	13
16,550 42	2,378,123 78	2,079,901 34	20,000 00	14
—	—	—	—	15
—	—	—	—	16
500,000 00	1,274,000 00	726,000 00	600,000 00	17
256,319 70	3,252,175 23	1,800,000 00	313,500 00	18
75,965 18	1,040,264 09	826,310 67	140,388 49	19
—	1,197,543 79	767,340 00	11,593 93	20
$4,715,369 85	**$100,303,168 80**	**$46,332,708 22**	**$8,216,089 12**	21
—	$1,080,626 73	$602,000 00	$11,593 93	22
—	116,917 06	—	—	23
—	—	100,000 00	—	24
—	—	65,340 00	—	25
—	**$1,197,543 79**	**$767,340 00**	**$11,593 93**	26
228	30,723	15,092	2,751	27
2,406	31,848	2,479	2,379	28
No Trust Department	$9,117,432 73	$24,773,323 68	No Trust Department	29
	83,784 70	364,805 08		30
	—	—		31
	40,000 00	—		32
	$9,241,217 43	**$25,138,128 76**		33
	$1,930,813 77	$6,924,362 69		34
	—	—		35
Day of Deposit	Monthly on 1st†	Jan. 1–July 1	Day of Deposit	36
Monthly 2nd Friday	Quarterly on 1st*†	Jan. 15–July 15	Quarterly on 1st*	37
3	1,136	77	4	38
3.40	53.00	50.00	9.75	39
$12,000 00	$15,453 15	$6,376 91	$39,177 61	40

* Jan.–Apr.–July–Oct.
† No passbook accounts — draw interest from date of deposit — payable monthly.

	ASSETS	MEDFORD DEPOSITORS TRUST COMPANY
	Banking Department	
	Incorporated	Oct. 20, 1953
	Began business	Feb. 16, 1954
1	Cash, clearing and cash items in process of collection	$591,499 81
2	Balances with banks	1,407,968 46
3	U. S. Government obligations	650,000 00
4	Securities of other U. S. Government Agencies and Corporations	835,000 00
5	State, county and municipal obligations	2,105,000 00
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	500,000 00
9	Real estate loans	2,996,469 01
10	Collateral loans	1,435,649 52
11	Unsecured loans	2,005,967 60
12	Installment loans	1,342,904 94
13	Overdrafts	5,712 39
14	Banking house, vaults, furniture and fixtures	192,556 09
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	—
18	Interest accrued but not collected	—
19	Other assets	109,687 82
20	Total	**$14,178,415 64**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

MIDDLEBOROUGH	MILTON	NATICK	NEW BEDFORD	
MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	SOUTHEASTERN BANK AND TRUST COMPANY	
May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	Dec. 17, 1968	
July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	June 3, 1969	
$659,758 74	$191,949 19	$464,689 05	$336,230 54	1
1,083,170 94	925,628 95	2,348,449 69	1,766,616 67	2
2,330,837 19	1,896,906 25	4,513,654 00	4,081,044 79	3
25,000 00	100,000 00	—	1,900,000 00	4
1,147,993 85	100,000 00	1,169,386 48	3,514,179 98	5
231,817 00	900,000 00	—	10,000 00	6
4,225 00	—	61,070 97	1,225 00	7
900,000 00	1,200,000 00	—	—	8
3,916,425 12	1,202,099 17	2,319,537 79	1,038,408 98	9
669,410 52	600,376 64	1,655,897 16	2,694,508 54	10
3,386,480 12	876,195 46	1,820,742 51	3,753,294 49	11
3,730,213 29	627,615 85	3,725,286 68	2,550,058 55	12
14,144 75	4,363 08	25,347 31	46,118 52	13
347,667 74	174,170 15	366,010 84	187,769 17	14
—	—	—	—	15
—	—	—	—	16
—	7,267 50	11,552 00	1,718 66	17
—	37,417 20	—	136,303 72	18
19,398 94	17,737 89	—	27,735 86	19
$18,466,543 20	**$8,861,727 33**	**$18,481,624 48**	**$22,045,213 47**	20
$65,139 37	No Trust Department	No Trust Department	No Trust Department	21
352,074 11				22
946,842 95				23
7,356 63				24
400 00				25
—				26
9,125 00				27
51,409 28				28
76,144 13				29
5 00				30
1 00				31
$1,508,497 47				32

	LIABILITIES	MEDFORD DEPOSITORS TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$5,455,840 69
2	Time deposits of individuals, partnerships and corporations	2,259,621 40
3	Savings deposits	3,873,811 77
4	Club deposits	35,431 00
5	Deposits of U. S. Government	157,446 68
6	Deposits of states, counties and municipalities	553,706 27
7	Deposits of banks	47,077 66
8	Other deposits (certified, officers' checks, etc.)	296,871 22
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	142,720 80
13	Accrued for taxes, interest, expenses, etc.	180,765 06
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	66,457 04
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	396,000 00
18	Surplus	396,000 00
19	Undivided profits	203,542 38
20	Total capital reserves	113,123 67
21	Total	**$14,178,415 64**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$113,123 67
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$113,123 67**
27	Number of commercial accounts, December 31, 1970	4,393
28	Number of savings accounts, December 31, 1970	4,495
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Jan. 15–July 15
38	Number of real estate loans	150
39	Percentage of real estate loans to savings deposits	70.00
40	Average real estate loan	$16,812 00

MIDDLEBOROUGH	MILTON	NATICK	NEW BEDFORD	
MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	SOUTHEASTERN BANK AND TRUST COMPANY	
$5,385,112 49	$3,616,247 52	$7,679,439 72	$5,097,145 76	1
—	685,534 43	—	3,375,086 48	2
7,264,505 63	1,933,275 65	3,621,683 10	2,988,958 76	3
38,260 00	7,972 00	82,814 50	74,550 00	4
413,919 41	396,188 72	373,217 67	1,397,813 28	5
2,874,992 53	906,357 21	1,618,142 70	6,914,284 48	6
290,565 99	118,998 15	1,679,052 65	287,790 33	7
609,041 53	387,855 03	508,124 74	197,345 00	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
285,000 00	51,801 07	428,787 49	411,309 37	12
—	19,759 52	70,199 07	145,831 44	13
98,768 19	28,125 00	30,000 00	124 91	14
—	—	—	—	15
—	—	—	—	16
300,000 00	312,500 00	500,000 00	500,000 00	17
700,000 00	297,300 94	1,002,900 00	256,587 25	18
91,377 43	30,393 12	697,445 48	360,448 13	19
115,000 00	69,418 97	189,817 36	37,938 28	20
$18,466,543 20	**$8,861,727 33**	**$18,481,624 48**	**$22,045,213 47**	21
$115,000 00	$69,418 97	$189,817 36	$37,938 28	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$115,000 00	**$69,418 97**	**$189,817 36**	**$37,938 28**	26
4,758	2,472	7,426	5,312	27
6,708	2,217	6,046	3,691	28
$1,486,952 53	No Trust Department	No Trust Department	No Trust Department	29
21,544 94				30
—				31
—				32
$1,508,497 47				33
—				34
—				35
Day of Deposit	Monthly on 1st	Monthly on 1st	Day of Deposit	36
Quarterly on 15th*	Jan. 1–July 1	Mar. 10–Sept. 10	Quarterly 2nd Mon.†	37
472	79	233	29	38
53.91	58.67	53.16	34.74	39
$8,297 51	$13,178 88	$8,334 61	$35,807 21	40

* Mar.–June–Sept.–Dec.
† Feb.–May–Aug.–Nov.

	ASSETS	NEWTON GARDEN CITY TRUST COMPANY
	Banking Department	
	Incorporated	July 15, 1959
	Began business	Nov. 2, 1959
1	Cash, clearing and cash items in process of collection	$557,541 49
2	Balances with banks	3,914,445 86
3	U. S. Government obligations	4,284,790 79
4	Securities of other U. S. Government Agencies and Corporations	2,687,520 80
5	State, county and municipal obligations	4,387,323 84
6	Other bonds, notes and debentures	820,000 00
7	Corporate stocks	24,000 00
8	Federal funds sold and securities purchased under agreements to resell	750,000 00
9	Real estate loans	2,915,002 22
10	Collateral loans	2,893,711 86
11	Unsecured loans	7,650,129 01
12	Installment loans	4,581,943 55
13	Overdrafts	44,828 59
14	Banking house, vaults, furniture and fixtures	203,940 63
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	16,094 00
18	Interest accrued but not collected	164,092 85
19	Other assets	109,609 03
20	Total	**$36,004,974 52**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	HANCOCK BANK AND TRUST COMPANY	ROCKLAND TRUST COMPANY	
Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	Sept. 10, 1907	
June 26, 1959	July 11, 1895	Dec. 15, 1915	Sept. 30, 1907	
$611,062 61	$2,859,752 01	$7,116,754 70	$1,886,669 84	1
107,109 78	3,117,034 75	5,447,321 88	7,202,334 10	2
1,387,628 21	5,745,861 43	6,142,816 78	7,700,368 32	3
50,000 00	1,505,773 65	957,627 23	—	4
—	8,420,410 33	7,946,074 80	1,243,302 54	5
—	25,000 00	—	—	6
—	8,000 00	136,225 00	18,264 43	7
660,000 00	2,300,000 00	1,189,850 00	2,000,000 00	8
345,840 87	11,894,839 51	9,093,318 46	3,182,030 60	9
299,248 26	8,367,546 45	7,995,476 46	8,552,166 51	10
1,413,757 18	8,539,782 59	9,567,841 45	10,392,528 13	11
1,861,861 97	8,541,993 43	8,954,510 98	19,907,504 59	12
19,598 35	160,234 11	29,220 42	78,289 53	13
208,025 79	1,304,208 18	2,149,119 63	1,187,552 05	14
—	—	59,707 93	—	15
—	—	—	—	16
3,153 00	66,012 39	123,293 08	67,233 81	17
—	396,895 65	262,615 51	147,543 05	18
—	57,097 11	18,194 78	121,950 55	19
$6,967,286 02	**$63,310,441 59**	**$67,189,969 09**	**$63,687,738 05**	20
No Trust Department	$3,385,090 28	No Trust Department	$1,168,522 76	21
	2,313,870 53		2,392,044 86	22
	9,138,627 39		4,636,695 44	23
	17,125 78		79,956 42	24
	—		50,017 00	25
	—		—	26
	153,963 33		153,370 00	27
	341,932 15		18,187 28	28
	1,578,570 30		757,155 55	29
	—		10,233 03	30
	174,426 28		40,321 58	31
	$17,103,606 04		**$9,306,503 92**	32

	LIABILITIES	NEWTON GARDEN CITY TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$10,986,728 89
2	Time deposits of individuals, partnerships and corporations	8,273,801 40
3	Savings deposits	3,042,208 93
4	Club deposits	18,525 50
5	Deposits of U. S. Government	612,346 01
6	Deposits of states, counties and municipalities	6,716,572 59
7	Deposits of banks	530,098 19
8	Other deposits (certified, officers' checks, etc.)	527,966 16
9	Bills payable and other liabilities for borrowed money	1,695,102 52
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	656,271 28
13	Accrued for taxes, interest, expenses, etc.	130,882 69
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	742,181 14
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	712,950 00
18	Surplus	1,153,483 00
19	Undivided profits	55,856 22
20	Total capital reserves	150,000 00
21	Total	**$36,004,974 52**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$150,000 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$150,000 00**
27	Number of commercial accounts, December 31, 1970	5,617
28	Number of savings accounts, December 31, 1970	4,214
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 10th
37	Interest is payable	Quarterly on 15th*
38	Number of real estate loans	64
39	Percentage of real estate loans to savings deposits	95.80
40	Average real estate loan	$45,546 91

† Feb.–May–Aug.–Nov.

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	HANCOCK BANK AND TRUST COMPANY	ROCKLAND TRUST COMPANY	
$3,139,768 51	$22,449,743 28	$33,165,819 87	$27,672,125 89	1
270,152 42	9,465,521 57	1,519,989 15	3,281,599 24	2
1,712,844 28	18,210,073 65	12,897,680 19	9,554,960 33	3
16,510 00	275,431 79	221,880 00	98,582 50	4
121,373 72	1,000,437 48	912,327 48	733,894 32	5
547,728 84	4,732,067 73	6,265,527 17	7,806,937 08	6
25,656 98	390,172 29	1,264,963 76	4,083,358 91	7
169,202 08	1,001,379 94	1,144,580 79	2,863,262 20	8
—	—	—	—	9
—	—	—	1,220,625 80	10
—	—	—	—	11
162,792 07	734,993 37	841,932 84	1,530,043 96	12
58,916 11	70,522 76	300,914 12	383,415 84	13
—	434 19	3,013,302 39	—	14
—	—	—	—	15
—	—	—	—	16
347,200 00	1,433,250 00	1,399,740 00	800,000 00	17
333,168 74	1,858,150 00	3,100,260 00	2,215,000 00	18
23,323 55	1,027,194 12	401,284 53	563,451 54	19
38,648 72	661,069 42	739,766 80	880,480 44	20
$6,967,286 02	**$63,310,441 59**	**$67,189,969 09**	**$63,687,738 05**	21
$38,648 72	$652,823 72	$739,766 80	$760,480 44	22
—	—	—	—	23
—	8,245 70	—	—	24
—	—	—	120,000 00	25
$38,648 72	**$661,069 42**	**$739,766 80**	**$880,480 44**	26
2,973	16,132	22,211	26,134	27
3,295	18,212	23,243	16,452	28
No Trust Department	$16,953,611 85	No Trust Department	$9,178,594 11	29
	149,994 19		127,909 81	30
	—		—	31
	—		—	32
	$17,103,606 04		**$9,306,503 92**	33
	$11,770,563 25		$1,802,487 14	34
	—		—	35
Monthly on 1st	Day of Deposit	Monthly on 1st	Day of Deposit	36
Jan. 10–July 10	Quarterly on 31st*	Quarterly on 15th†	Quarterly on 28th*	37
17	581	549	342	38
17.40	65.32	70.50	29.90	39
$20,289 06	$20,473 04	$16,563 42	$8,353 29	40

* Mar.–June–Sept.–Dec.
† Jan.–Apr.–July–Oct.

	ASSETS	SALEM NAUMKEAG TRUST COMPANY
	Banking Department	
	Incorporated	Oct. 9, 1909
	Began business	Oct. 12, 1909
1	Cash, clearing and cash items in process of collection	$4,722,853 45
2	Balances with banks	4,447,143 36
3	U. S. Government obligations	4,364,568 26
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	1,560,833 15
6	Other bonds, notes and debentures	114,610 00
7	Corporate stocks	78,759 67
8	Federal funds sold and securities purchased under agreements to resell	1,000,000 00
9	Real estate loans	4,564,349 19
10	Collateral loans	4,984,388 68
11	Unsecured loans	7,221,845 68
12	Installment loans	4,227,036 37
13	Overdrafts	50,480 78
14	Banking house, vaults, furniture and fixtures	420,500 00
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	—
18	Interest accrued but not collected	—
19	Other assets	92,085 18
20	Total	**$37,849,453 77**
	Trust Department	
21	Government, state and municipal bonds	$5,300,475 33
22	Other bonds	3,185,508 64
23	Stocks	9,605,299 66
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	185,843 56
28	Deposits subject to check	380,030 17
29	Other bank deposits	875,434 50
30	Tangible personal property	4,916 33
31	Other assets	496,984 60
32	Total	**$20,034,492 79**

SAUGUS	SOMERSET	SOMERVILLE	SPRINGFIELD	
SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	CENTURY BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	
Apr. 13, 1928	Apr. 17, 1959	Jan. 14, 1969	June 18, 1885	
June 15, 1928	Sept. 30, 1959	May 1, 1969	June 1, 1886	
$710,024 93	$285,732 18	$448,118 12	$6,496,863 63	1
1,402,201 36	524,521 06	5,084,102 92	21,297,958 19	2
2,786,985 93	2,604,449 56	—	12,060,655 94	3
—	1,145,091 55	2,925,000 00	1,150,032 55	4
1,197,002 44	698,668 02	224,900 00	12,948,448 19	5
10,001 00	—	1,401,225 00	50,000 00	6
10,784 13	26,062 61	—	201,600 00	7
2,400,000 00	100,000 00	5,133,632 64	4,500,000 00	8
4,642,983 77	2,136,394 16	1,120,461 79	10,696,543 67	9
583,753 51	922,472 44	9,364,587 94	16,108,943 10	10
1,533,724 09	551,570 23	5,130,662 45	25,359,175 77	11
2,286,292 23	1,149,571 89	3,139,657 05	14,968,262 20	12
2,975 45	4,719 32	—	55,157 09	13
159,208 51	85,508 48	390,311 64	3,088,497 52	14
—	—	—	—	15
—	—	386,646 00	—	16
—	2,653 54	27,308 35	65,005 01	17
—	52,361 11	168,769 09	487,856 41	18
19,452 01	47,746 57	37,535 91	88,170 61	19
$17,745,389 36	**$10,337,522 72**	**$34,982,918 90**	**$129,623,169 88**	20
No Trust Department	No Trust Department	No Trust Department	$17,268,913 42	21
			19,436,872 35	22
			87,627,322 63	23
			471,905 66	24
			135,029 52	25
			—	26
			577,179 55	27
			3,080,970 51	28
			4,009,477 30	29
			—	30
			696,540 64	31
			$133,304,211 58	32

	LIABILITIES	SALEM NAUMKEAG TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$17,834,852 20
2	Time deposits of individuals, partnerships and corporations	2,152,001 96
3	Savings deposits	5,966,498 33
4	Club deposits	—
5	Deposits of U. S. Government	538,029 76
6	Deposits of states, counties and municipalities	2,723,646 95
7	Deposits of banks	1,808,202 71
8	Other deposits (certified, officers' checks, etc.)	420,023 93
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	537,332 98
13	Accrued for taxes, interest, expenses, etc.	776 52
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	2,118,997 95
15	Capital notes and debentures	—
16	Capital stock Preferred	200,000 00
17	Capital stock Common	330,000 00
18	Surplus	1,600,000 00
19	Undivided profits	796,195 91
20	Total capital reserves	822,894 57
21	Total	**$37,849,453 77**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$472,894 57
23	Valuation reserve on securities	—
24	Reserve for contingencies	350,000 00
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$822,894 57**
27	Number of commercial accounts, December 31, 1970	7,202
28	Number of savings accounts, December 31, 1970	4,843
	Trust Department	
29	As trustee, executor, administrator, etc.	$19,915,701 96
30	Income	118,790 83
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$20,034,492 79**
34	As agent, custodian, etc.	$30,723,069 47
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	231
39	Percentage of real estate loans to savings deposits	60.97
40	Average real estate loan	$15,749 57

† Feb.–May–Aug.–Nov.

SAUGUS	SOMERSET	SOMERVILLE	SPRINGFIELD	
SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	CENTURY BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	
$4,724,882 10	$2,474,840 37	$7,805,283 00	$68,381,158 85	1
1,399,056 70	867,748 95	6,538,747 15	7,902,664 01	2
7,257,201 02	2,541,492 55	1,880,387 26	24,321,086 21	3
48,975 00	21,988 00	22,062 00	212,309 00	4
355,977 53	420,643 17	966,597 99	2,943,080 84	5
1,034,936 30	2,371,866 86	8,925,952 00	3,045,909 57	6
150,533 98	437,463 14	791,282 40	1,984,935 73	7
220,470 47	90,115 01	380,452 92	1,594,040 54	8
—	—	5,287,937 25	—	9
—	—	—	250,000 00	10
—	—	386,646 00	—	11
280,959 11	121,206 35	339,627 17	1,748,391 57	12
32,800 00	61,773 20	141,407 83	748,452 05	13
1,040,793 79	13,243 32	1 00	4,380,238 62	14
—	—	—	—	15
—	—	—	—	16
175,000 00	275,000 00	500,000 00	2,750,000 00	17
575,000 00	425,000 00	504,320 57	3,969,859 16	18
280,303 36	134,034 85	463,214 36	3,935,144 51	19
168,500 00	81,106 95	49,000 00	1,455,899 22	20
$17,745,389 36	**$10,337,522 72**	**$34,982,918 90**	**$129,623,169 88**	21
$156,500 00	$81,106 95	$49,000 00	$1,455,899 22	22
12,000 00	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$168,500 00	**$81,106 95**	**$49,000 00**	**$1,455,899 22**	26
4,507	2,104	3,276	31,605	27
9,744	2,660	1,287	21,309	28
No Trust Department	No Trust Department	No Trust Department	$132,050,219 20	29
			1,253,992 38	30
			—	31
			—	32
			$133,304,211 58	33
			$37,233,235 15	34
			$2,514,412 17	35
Monthly on 1st	Monthly on 5th	Monthly on 1st	Day of Deposit	36
Quarterly on 1st*	Quarterly on 10th*	Quar. Last Friday†	Quarterly on 1st*	37
346	159	15	417	38
63.90	65.00	61.00	18.95	39
$13,419 03	$10,427 00	$76,553 61	$11,052 50	40

*Jan.–Apr.–July–Oct.
†Mar.–June–Sept.–Dec.

	ASSETS	SPRINGFIELD VALLEY BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Jan. 5, 1906
	Began business	Jan. 6, 1906
1	Cash, clearing and cash items in process of collection	$21,724,430 85
2	Balances with banks	13,608,687 86
3	U. S. Government obligations	10,179,724 83
4	Securities of other U. S. Government Agencies and Corporations	29,800 00
5	State, county and municipal obligations	46,589,395 87
6	Other bonds, notes and debentures	30,000 00
7	Corporate stocks	362,100 00
8	Federal funds sold and securities purchased under agreements to resell	6,500,000 00
9	Real estate loans	14,286,180 85
10	Collateral loans	7,531,970 38
11	Unsecured loans	37,600,706 09
12	Installment loans	42,903,362 22
13	Overdrafts	10,063 94
14	Banking house, vaults, furniture and fixtures	4,328,147 27
15	Other real estate owned, directly or indirectly	1,027 53
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	70,463 44
18	Interest accrued but not collected	1,094,360 41
19	Other assets	719,128 10
20	Total	$207,569,549 64
	Trust Department	
21	Government, state and municipal bonds	$14,615,806 73
22	Other bonds	8,555,838 63
23	Stocks	64,304,954 48
24	Loans on real estate	64,130 28
25	Other loans	257,696 25
26	Real estate by foreclosure, etc.	—
27	Real estate owned	236,850 96
28	Deposits subject to check	2,935,455 78
29	Other bank deposits	4,814,322 36
30	Tangible personal property	—
31	Other assets	1,012,667 45
32	Total	$96,797,722 92

WAKEFIELD		WALTHAM		
MELROSE-WAKEFIELD TRUST COMPANY	SURETY BANK AND TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	
June 29, 1916	June 7, 1960	July 25, 1951	Mar. 22, 1894	
July 11, 1916	Dec. 7, 1960	Jan. 21, 1952	July 12, 1894	
$728,233 51	$694,851 08	$807,034 12	$12,926,939 98	1
4,433,797 27	3,352,674 92	4,819,250 79	15,223,581 90	2
2,229,758 54	511,209 00	2,917,998 52	8,455,874 92	3
—	1,380,612 74	199,993 04	—	4
4,686,466 46	—	3,879,005 54	22,170,619 92	5
1,225 00	226,473 37	—	119,000 00	6
—	897 48	172,623 07	586,248 33	7
350,000 00	—	2,000,000 00	3,000,000 00	8
7,926,142 45	842,964 56	5,919,374 49	17,553,904 49	9
2,914,042 71	905,504 08	3,280,648 17	25,185,368 65	10
9,571,364 97	3,971,316 83	8,231,277 77	28,908,750 59	11
5,271,415 29	5,674,105 17	3,888,730 74	26,472,481 16	12
3,911 13	26,872 24	99,004 26	94,375 96	13
625,631 42	677,802 32	592,373 58	4,553,718 99	14
—	—	—	—	15
—	—	—	—	16
10,170 81	81,336 92	50,219 40	160,187 76	17
130,406 19	31,005 50	241,753 73	693,217 79	18
72,198 55	33,394 42	87,444 07	1,423,770 07	19
$38,954,764 30	**$18,411,020 63**	**$37,186,731 29**	**$167,528,040 51**	20
—	No Trust Department	$6,535 00	$6,978,041 98	21
$279,014 45		235,840 75	6,012,023 91	22
1,237,239 19		1,182,122 63	24,326,033 88	23
—		977,721 57	745,360 65	24
—		185,771 94	15,600 00	25
—		—	—	26
16,000 00		—	887,321 23	27
59,206 13		41,574 78	1,756,106 75	28
336,892 90		42,931 73	2,117,505 00	29
—		—	24,533 03	30
770 00		27 00	74,120 59	31
$1,929,122 67		**$2,672,525 40**	**$42,936,647 02**	32

	LIABILITIES	SPRINGFIELD VALLEY BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$90,470,934 52
2	Time deposits of individuals, partnerships and corporations	14,045,409 05
3	Savings deposits	53,613,785 40
4	Club deposits	360,445 50
5	Deposits of U. S. Government	4,440,134 76
6	Deposits of states, counties and municipalities	8,630,608 20
7	Deposits of banks	1,925,489 98
8	Other deposits (certified, officers' checks, etc.)	1,705,361 37
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	700,000 00
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	4,081,900 51
13	Accrued for taxes, interest, expenses, etc.	490,032 33
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	7,449,559 74
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	2,925,000 00
18	Surplus	9,144,000 00
19	Undivided profits	5,484,345 13
20	Total capital reserves	2,102,543 15
21	Total	**$207,569,549 64**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$2,102,543 15
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$2,102,543 15**
27	Number of commercial accounts, December 31, 1970	43,730
28	Number of savings accounts, December 31, 1970	53,979
	Trust Department	
29	As trustee, executor, administrator, etc.	$96,230,530 45
30	Income	567,192 47
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$96,797,722 92**
34	As agent, custodian, etc.	$27,451,448 36
35	As corporate agent or trustee	$339,827 18
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 31st*
38	Number of real estate loans	647
39	Percentage of real estate loans to savings deposits	18.16
40	Average real estate loan	$15,051 72

* Mar.–June–Sept.–Dec.

WAKEFIELD		WALTHAM		
MELROSE-WAKEFIELD TRUST COMPANY	SURETY BANK AND TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	
$17,861,981 26	$5,981,855 28	$13,933,110 01	$71,316,369 86	1
1,244,896 43	4,867,033 18	4,106,975 27	21,149,629 96	2
7,432,170 29	3,688,728 28	7,016,715 73	24,317,393 53	3
43,628 00	56,003 50	51,856 00	132,236 00	4
603,242 32	108,319 31	295,125 96	3,972,477 20	5
1,910,260 96	1,161,137 89	1,768,432 53	12,062,249 65	6
1,606,235 77	102,445 78	50,000 00	3,722,200 82	7
3,737,514 86	417,661 53	338,419 86	1,504,773 24	8
—	—	—	—	9
—	—	1,000,000 00	3,658,302 39	10
—	—	—	—	11
494,806 62	610,243 64	422,644 45	2,352,889 48	12
98,437 59	98,819 60	310,147 11	800,714 37	13
198,559 80	18,112 50	5,458,505 48	7,605,381 06	14
—	—	—	—	15
—	—	—	—	16
540,000 00	513,187 50	861,908 00	4,400,000 00	17
1,660,000 00	611,812 50	923,552 00	6,600,000 00	18
1,013,907 50	116,888 88	255,728 03	1,809,945 15	19
509,122 90	58,771 26	393,610 86	2,123,477 80	20
$38,954,764 30	**$18,411,020 63**	**$37,186,731 29**	**$167,528,040 51**	21
$509,122 90	$58,771 26	$273,610 86	$2,123,477 80	22
—	—	—	—	23
—	—	120,000 00	—	24
—	—	—	—	25
$509,122 90	**$58,771 26**	**$393,610 86**	**$2,123,477 80**	26
16,187	7,960	6,989	36,519	27
10,471	6,805	7,834	21,912	28
$1,796,270 86	No Trust Department	$2,672,525 40	$42,147,430 74	29
47,316 85		—	789,216 28	30
—		—	—	31
85,534 96		—	—	32
$1,929,122 67		**$2,672,525 40**	**$42,936,647 02**	33
—		$124,017 16	$7,658,286 39	34
—		$57,374 70	$5,868,433 50	35
Monthly on 1st Quarterly on 15th*	Monthly on 1st Quarterly on 1st†	Monthly on 1st Jan. 1–July 1	Day of Deposit Quarterly 1st Mon.†	36 37
342	42	127	393	38
64.03	22.85	84.36	39.06	39
$13,995 28	$20,073 35	$46,609 25	$24,170 17	40

* Mar.–June–Sept.–Dec.
† Jan.–Apr.–July–Oct.

	ASSETS	WARE WARE TRUST COMPANY
	Banking Department	
	Incorporated	Feb. 16, 1917
	Began business	Mar. 1, 1917
1	Cash, clearing and cash items in process of collection	$299,495 21
2	Balances with banks	488,486 87
3	U. S. Government obligations	1,786,458 60
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	317,583 84
6	Other bonds, notes and debentures	31,287 75
7	Corporate stocks	16,654 90
8	Federal funds sold and securities purchased under agreements to resell	400,000 00
9	Real estate loans	16,253 75
10	Collateral loans	1,147,929 80
11	Unsecured loans	1,468,867 33
12	Installment loans	2,663,988 73
13	Overdrafts	20,422 16
14	Banking house, vaults, furniture and fixtures	98,324 59
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	3,337 68
18	Interest accrued but not collected	—
19	Other assets	699 98
20	Total	**$8,759,791 19**
	Trust Department	
21	Government, state and municipal bonds	$218,134 97
22	Other bonds	62,583 81
23	Stocks	696,319 52
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	96,850 00
28	Deposits subject to check	13,437 49
29	Other bank deposits	60,803 02
30	Tangible personal property	1,759 25
31	Other assets	15,022 00
32	Total	**$1,164,910 06**

WATERTOWN	WELLESLEY	WESTFIELD	WEST SPRINGFIELD	
COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
July 1, 1960	June 5, 1968	May 2, 1967	Oct. 2, 1961	
Dec. 1, 1960	Dec. 12, 1968	Jan. 17, 1968	June 25, 1962	
$821,302 37	$316,927 40	$148,115 94	$443,797 83	1
5,241,840 56	717,774 54	1,067,141 32	1,428,239 78	2
2,650,944 45	753,944 90	249,520 00	2,275,626 10	3
—	111,355 70	350,265 20	1,614,348 57	4
8,826,716 15	—	553,732 57	1,181,519 31	5
1,009,580 93	—	—	—	6
—	—	—	—	7
5,300,000 00	75,000 00	1,475,000 00	1,000,000 00	8
8,507,751 90	953,617 82	222,955 84	2,158,826 17	9
6,345,806 75	985,167 56	883,496 26	1,127,671 93	10
26,712,552 39	2,102,113 97	2,222,737 55	3,395,066 20	11
7,314,063 23	1,555,904 50	1,698,662 58	3,376,500 12	12
131,148 36	23,422 31	1,318 21	27,721 10	13
2,602,189 57	256,519 09	204,680 14	218,463 38	14
56,840 46	—	—	—	15
—	—	—	—	16
156,147 86	39,716 93	18,038 70	22,141 24	17
256,041 66	27,913 74	46,055 88	69,957 94	18
5,403 60	58,065 46	17,151 81	34,831 56	19
$75,938,330 24	**$7,977,443 92**	**$9,158,872 00**	**$18,374,711 23**	20
—	No Trust Department	No Trust Department	$3,750 00	21
—			—	22
$189,825 00			163,975 58	23
—			—	24
—			—	25
—			—	26
—			—	27
835 54			64,394 60	28
100,000 00			73,018 07	29
—			—	30
—			1,787 07	31
$290,660 54			**$306,925 32**	32

	LIABILITIES	WARE WARE TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$4,818,963 17
2	Time deposits of individuals, partnerships and corporations	110,000 00
3	Savings deposits	531,294 84
4	Club deposits	37,611 00
5	Deposits of U. S. Government	336,939 22
6	Deposits of states, counties and municipalities	492,000 06
7	Deposits of banks	499,185 20
8	Other deposits (certified, officers' checks, etc.)	114,780 17
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	599,552 32
13	Accrued for taxes, interest, expenses, etc.	16,250 10
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	261,048 13
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	150,000 00
18	Surplus	360,000 00
19	Undivided profits	258,438 67
20	Total capital reserves	173,728 31
21	Total	**$8,759,791 19**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$173,728 31
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$173,728 31**
27	Number of commercial accounts, December 31, 1970	3,774
28	Number of savings accounts, December 31, 1970	756
	Trust Department	
29	As trustee, executor, administrator, etc.	$1,154,844 39
30	Income	10,065 67
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$1,164,910 06**
34	As agent, custodian, etc.	$160,293 80
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Feb. 1–Aug. 1
38	Number of real estate loans	—
39	Percentage of real estate loans to savings deposits	—
40	Average real estate loan	—

WATERTOWN	WELLESLEY	WESTFIELD	WEST SPRINGFIELD	
COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
$27,652,972 26	$3,575,363 27	$2,378,156 83	$6,255,864 29	1
17,986,868 66	924,130 05	912,769 74	4,074,731 27	2
7,209,256 80	1,309,261 82	1,739,188 14	3,143,951 55	3
92,059 00	4,624 00	28,877 50	30,118 00	4
1,530,189 06	82,388 07	180,151 56	1,605,451 22	5
8,191,993 50	996,972 69	2,525,013 55	1,405,733 24	6
377,185 72	—	10,739 00	271,450 03	7
2,966,934 50	79,717 65	196,167 69	187,634 51	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
1,011,029 61	226,414 75	236,407 13	317,963 15	12
521,942 21	37,313 96	40,965 19	158,858 05	13
—	1,256 21	—	3,873 48	14
—	—	—	—	15
—	—	—	—	16
856,295 40	375,000 00	300,000 00	308,000 00	17
5,481,872 64	192,031 86	283,010 91	329,279 69	18
1,321,089 21	170,658 63	255,760 46	149,621 09	19
738,641 67	2,310 96	71,664 30	132,181 66	20
$75,938,330 24	**$7,977,443 92**	**$9,158,872 00**	**$18,374,711 23**	21
$738,641 67	**$2,310 96**	**$71,664 30**	**$132,181 66**	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$738,641 67	**$2,310 96**	**$71,664 30**	**$132,181 66**	26
28,167	4,409	2,058	5,805	27
7,779	1,143	2,628	3,954	28
$289,825 00	No Trust Department	No Trust Department	$303,996 91	29
835 54			2,928 41	30
—			—	31
—			—	32
$290,660 54			**$306,925 32**	33
—			$390 23	34
—			—	35
Monthly on 5th Quarterly on 31st*	Day of Deposit Quarterly on 10th†	Day of Deposit Apr. 1–Oct. 1	Day of Deposit Quarterly on 1st†	36 37
51	17	15	98	38
24.00	72.00	8.24	69.06	39
$34,189 00	$56,095 17	$14,863 00	$22,368 54	40

* Mar.–June–Sept.–Dec.
† Jan.–Apr.–July–Oct.

	ASSETS	WILMINGTON COMMERCIAL BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	July 29, 1960
	Began business	Jan. 3, 1961
1	Cash, clearing and cash items in process of collection	$420,557 92
2	Balances with banks	845,568 19
3	U. S. Government obligations	746,767 92
4	Securities of other U. S. Government Agencies and Corporations	799,077 44
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	103,943 38
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	1,500,000 00
9	Real estate loans	1,701,645 95
10	Collateral loans	1,777,028 46
11	Unsecured loans	7,124,232 37
12	Installment loans	2,066,233 62
13	Overdrafts	57,254 80
14	Banking house, vaults, furniture and fixtures	118,017 55
15	Other real estate owned, directly or indirectly	249,360 88
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	14,143 84
18	Interest accrued but not collected	29,428 08
19	Other assets	10,943 05
20	Total	**$17,564,203 45**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	
$1,350,618 37	$105,386 40	$1,036,122 43	$5,942,194 97	1
1,148,689 33	1,452,272 81	2,026,780 92	12,067,374 23	2
2,082,004 24	1,800,000 00	2,448,686 95	26,970,950 53	3
—	—	595,835 89	1,000,194 03	4
4,030,757 76	—	5,645,900 49	23,678,035 12	5
809,409 82	—	200,000 00	740,000 00	6
62,225 00	—	—	500 00	7
1,200,000 00	500,000 00	3,400,000 00	—	8
2,337,377 19	876,496 69	608,237 81	17,746,930 08	9
1,849,993 14	894,524 10	6,330,671 77	19,655,707 46	10
945,739 50	400,497 40	4,173,038 02	23,917,841 90	11
790,776 16	1,244,015 90	4,346,351 46	46,771,854 80	12
12,413 53	3,607 93	122,751 94	97,379 13	13
221,404 81	79,406 36	207,304 20	2,901,898 39	14
—	—	—	—	15
—	—	188,750 00	1,175,702 91	16
2,529 77	18,100 00	3,484 44	693,145 72	17
58,119 29	50,157 22	193,927 98	1,014,180 90	18
—	14,252 82	38,280 71	17,569 17	19
$16,902,057 91	**$7,438,717 63**	**$31,566,125 01**	**$184,391,459 34**	20
No Trust Department	No Trust Department	—	$2,381,145 19	21
		—	1,769,169 05	22
		$348,208 96	21,790,674 78	23
		—	5,826,975 17	24
		—	32,044 88	25
		—	—	26
		—	352,001 00	27
		12,652 01	455,402 48	28
		22,890 00	763,705 93	29
		—	1,216 75	30
		—	1,874,745 34	31
		$383,750 97	**$35,247,080 57**	32

	LIABILITIES	WILMINGTON COMMERCIAL BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$4,626,188 95
2	Time deposits of individuals, partnerships and corporations	1,901,552 66
3	Savings deposits	2,836,262 61
4	Club deposits	8,893 00
5	Deposits of U. S. Government	430,412 82
6	Deposits of states, counties and municipalities	5,525,554 73
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	245,564 58
9	Bills payable and other liabilities for borrowed money	152,297 89
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	262,002 72
13	Accrued for taxes, interest, expenses, etc.	85,550 07
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	689,062 50
18	Surplus	689,062 50
19	Undivided profits	111,798 42
20	Total capital reserves	—
21	Total	$17,564,203 45
	Analysis of Capital Reserves	
22	Reserve for losses on loans	—
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	—
27	Number of commercial accounts, December 31, 1970	5,032
28	Number of savings accounts, December 31, 1970	5,429
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 31st
38	Number of real estate loans	42
39	Percentage of real estate loans to savings deposits	60.00
40	Average real estate loan	$40,515 38

* Mar.–June–Sept.–Dec.

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
$4,618,028 75	$2,430,134 14	$13,378,426 97	$73,168,792 16	1
2,598,949 10	656,509 71	4,010,487 59	16,071,074 41	2
3,094,891 76	2,326,172 68	4,059,949 64	44,873,871 35	3
19,450 00	22,802 50	24,279 00	426,952 22	4
947,840 63	88,384 91	536,585 96	3,593,128 61	5
1,978,362 53	927,325 58	4,390,587 94	12,143,847 45	6
226,898 83	48,608 14	64,047 99	1,960,155 56	7
1,243,507 31	77,535 62	536,637 18	4,844,060 42	8
—	—	—	—	9
—	—	—	—	10
—	—	188,750 00	1,175,702 91	11
63,463 77	85,506 00	388,438 13	8,490,764 56	12
105,070 63	74,583 89	58,594 53	1,371,238 35	13
413,053 08	—	959,440 42	470,738 27	14
—	—	—	2,200,000 00	15
—	—	—	—	16
500,000 00	300,000 00	725,000 00	2,774,860 00	17
800,000 00	301,710 06	1,574,800 00	5,225,140 00	18
213,659 57	47,584 82	319,464 67	3,646,373 54	19
78,881 95	51,859 58	350,634 99	1,954,759 53	20
$16,902,057 91	**$7,438,717 63**	**$31,566,125 01**	**$184,391,459 34**	21
$78,881 95	$51,859 58	$350,634 99	$1,954,759 53	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$78,881 95	**$51,859 58**	**$350,634 99**	**$1,954,759 53**	26
3,838	2,944	9,968	41,363	27
2,103	3,810	4,981	42,529	28
No Trust Department	No Trust Department	$367,886 08	$35,166,370 46	29
		—	80,710 11	30
		—	—	31
		15,864 89	—	32
		$383,750 97	**$35,247,080 57**	33
		—	$21,744,585 92	34
		—	—	35
Day of Deposit Quarterly 1st Mon.*	Monthly on 1st Jan. 1–July 1	Day of Deposit Quarterly on 1st†	Day of Deposit Monthly on 25th	36 37
112	61	20	1,394	38
60.90	23.00	15.00	39.56	39
$16,832 13	$14,368 79	$30,411 89	$12,735 07	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

INDEX

STATEMENT NUMBER		PAGE
1.	Aggregate statement, banking departments	81
2.	Aggregate statement, trust departments	82
3.	Comparative aggregate statements, banking departments	84
4.	Comparative aggregate statements, trust departments	86
5.	Analysis of earnings, profits, dividends and capital changes, banking departments	88
6.	Comparative statements of earnings, profits and capital changes, banking departments	90
7.	Number of depositors, commercial and savings	92
8.	Dividends, deposits and withdrawals on savings accounts	92
9.	Dividends paid on savings deposits	92
10.	Statements of corporations doing business under G.L., Chapter 172A	94
11.	Analysis of earnings, profits, dividends and capital changes of corporations doing business under G.L., Chapter 172A	96
12.	Amounts of foreign transmissions under G.L., Chapter 169, by country	97
13.	Amounts of foreign transmissions under G.L., Chapter 169, by transmitter	97
	Miscellaneous Financial Institutions:	
	The Massachusetts Company, Inc., Balance Sheets	98
	Brown Brothers Harriman & Co., Statement of Condition	99
	Holding Companies:	
	Baystate Corporation	100
	Shawmut Association, Inc.	101

STATEMENT No. 1

Aggregate Statement of the Banking Departments of Trust Companies

(In thousands)

No. Trust Companies Reporting	75 Dec. 31, 1970	73 Dec. 31, 1969	% of Total Assets	
			Dec. 31, 1970	Dec. 31, 1969
Assets				
Cash, clearing and cas items in the process of collection	$313,482	$303,653	6.77	7.25
Balances with banks	430,265	386,360	9.29	9.23
U. S. Government obligations, direct and fully guaranteed	449,495	423,570	9.70	10.12
Securities of Federal Agencies and Corporations not guaranteed by U.S.	110,145	38,250	2.38	.91
State, county and municipal obligations	597,530	519,840	12.90	12.42
Other bonds, notes and debentures	12,016	5,325	.26	.13
Corporate stocks	13,714	10,052	.30	.24
Federal funds sold	120,518	166,210	2.60	3.97
Real estate loans	519,662	475,652	11.22	11.36
Collateral loans	454,728	465,081	9.81	11.11
Unsecured loans	893,950	747,750	19.29	17.86
Installment loans	558,506	514,269	12.05	12.29
Overdrafts	10,200	9,691	.22	.23
Banking house, vaults, furniture and fixtures	85,557	68,586	1.85	1.64
Other real estate owned, etc., directly or indirectly	3,240	1,423	.07	.03
Customers' liability on acceptances outstanding	12,053	12,177	.26	.29
Prepaid expenses	6,252	5,624	.13	.14
Interest accrued but not collected	25,666	19,245	.55	.46
Other assets	16,241	13,175	.35	.32
TOTAL	$4,633,220	$4,185,933	100.00	100.00
Liabilities and Capital			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations	$1,905,921	$1,846,692	41.14	44.12
Time deposits of individuals, partnerships and corporations	450,950	328,833	9.73	7.86
Saving deposits	735,658	662,098	15.88	15.82
Club deposits	5,819	5,543	.13	.13
Deposits of U. S. Government	77,893	47,174	1.68	1.13
Deposits of states, counties and municipalities	394,978	315,843	8.52	7.55
Deposits of banks	195,667	119,867	4.22	2.86
Other deposits (certified, officers' checks, etc.)	86,500	95,402	1.87	2.28
Bills payable	39,416	27,577	.85	.66
Federal funds purchased	112,489	75,400	2.43	1.80
Acceptances executed by or for account of this trust company	12,730	12,694	.27	.30
Income collected not earned	60,075	56,168	1.30	1.34
Accrued for taxes, interest, expenses, etc.	28,965	27,821	.63	.66
Other liabilities	94,182	163,517	2.03	3.91
Capital notes and debentures	27,123	24,375	.59	.58
Capital Stock, Preferred	200	200	.00	.01
Capital Stock, Common	100,104	96,889	2.16	2.31
Surplus[1]	184,202	168,678	3.98	4.03
Undivided profits[2]	68,295	57,840	1.47	1.38
Other capital reserves[3]	52,053	53,322	1.12	1.27
TOTAL	$4,633,220	$4,185,933	100.00	100.00
Number of commercial depositors	874,560	802,594	—	—
Number of savings depositors	738,574	698,447	—	—

[1] Guaranty Fund consolidated with Surplus effective December 31, 1970.

[2] Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

[3] Includes valuation reserves (1970) $48,275; (1969) $48,282.

STATEMENT No. 2

Aggregate Statement of the Trust Departments of Trust Companies

(In thousands)

No. Trust Companies Reporting	38 Dec. 31, 1970	34 Dec. 31, 1969	% of Total Assets	
			Dec. 31, 1970	Dec. 31, 1969
Assets				
Government, state and municipal bonds	$902,971	$924,238	14.98	15.44
Other bonds	1,039,805	1,091,103	17.25	18.23
Stocks	3,638,359	3,592,637	60.35	60.04
Loans on real estate	104,921	56,773	1.74	.95
Other loans	110,159	102,134	1.83	1.71
Real estate by foreclosure, etc.	195	281	.00	.00
Real estate owned	33,202	29,643	.55	.50
Deposits subject to check	76,365	81,521	1.27	1.36
Other bank deposits	79,178	69,147	1.31	1.16
Tangible personal property	2,095	1,965	.03	.03
Other assets	41,503	34,440	.69	.58
Total	$6,028,753	$5,983,882	100.00	100.00
Liabilities			% of Total Liabilities	
As trustee, executor, administrator, etc.	$5,986,098	$5,947,585	99.29	99.39
Income	41,718	34,747	.69	.58
Other liabilities	937	1,550	.02	.03
Total	$6,028,753	$5,983,882	100.00	100.00

Held as Agent, Custodian, etc.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1961	28	$5,053,319
December 31, 1962	28	$4,306,725
December 31, 1963	27	$4,933,571
December 31, 1964	26	$5,295,978
December 31, 1965	26	$6,001,228
December 31, 1966	26	$6,830,996
December 31, 1967	27	$7,727,899
December 31, 1968	27	$8,663,063
December 31, 1969	30	$9,760,334
December 31, 1970	32	$9,140,649

Held as Corporate Agent or Trustee

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1961	12	$441,429
December 31, 1962	12	$514,358
December 31, 1963	9	$479,388
December 31, 1964	8	$470,795
December 31, 1965	7	$475,985
December 31, 1966	7	$507,208
December 31, 1967	7	$462,611
December 31, 1968	7	$483,927
December 31, 1969	7	$498,268
December 31, 1970	9	$534,523

STATEMENT

Comparative Statement of Assets and Liabilities of Banking Depart-

[Amounts shown in thousands.]

Assets

Year	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Securities of Federal Agencies and Corporations Not Guaranteed by U. S.	Corporate Stock	Federal Funds Sold	Real Estate Loans
1961	66	$190,495	$223,565	$538,206	$158,277	$10,647	—	$5,269	—	$225,509
1962	67	202,537	250,633	543,944	168,761	11,223	—	5,730	—	247,698
1963	67	193,155	221,127	528,277	203,955	18,271	—	6,060	—	266,998
1964	64	189,166	244,158	473,303	213,263	24,338	—	5,949	—	292,239
1965	66	195,359	257,271	471,349	221,086	27,911	—	8,712	—	331,366
1966	70	216,543	271,292	419,633	277,100	2,964	$14,281	8,966	$31,630	357,299
1967	68	229,008	297,242	509,035	426,552	3,939	36,607	9,027	62,320	399,900
1968	69	297,104	321,658	522,096	544,381	10,936	37,482	9,123	46,123	443,445
1969	73	303,653	386,360	423,570	519,840	5,325	38,250	10,052	166,210	475,652
1970	75	313,482	430,265	449,495	597,530	12,016	110,145	13,714	120,518	519,662

Liabilities and Capital

Year	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companie
1961	66	$1,277,208	$19,238	$283,212	$3,010	$53,949	$144,838	$93,796	$53,587	—	$1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	$804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	3,416	978
1966	70	1,451,834	163,052	483,534	4,460	42,827	189,622	114,157	61,486	335	8,118
1967	68	1,634,096	258,586	561,731	4,889	51,226	280,335	139,578	68,926	600	3,929
1968	69	1,806,483	404,187	628,305	5,247	30,363	334,373	151,088	82,133	4,861	3,537
1969	73	1,846,692	328,833	662,098	5,543	47,174	315,843	119,867	95,402	27,577	12,694
1970	75	1,905,921	450,950	735,658	5,819	77,893	394,978	195,667	86,500	39,416	12,730

No. 3

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1961 TO 1970, INCLUSIVE

[Amounts shown in thousands.]

Assets

Collateral Loans	Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
$286,624	$335.116	$194,426	$32,473	$68	$1,053	$1,668	$5,629	$2,903	$2,211,928	1961
304,956	361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
298,903	396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
345,839	408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
373,410	471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965
362,603	543,542	353,415	51,408	618	8,093	1,649	9,236	7,025	2,937,297	1966
382,865	636,552	382,394	52,813	878	3,929	2,774	12,737	7,983	3,456,555	1967
453,460	715,206	454,964	52,550	1,496	3,537	2,996	27,670	17,543	3,961,770	1968
465,081	757,441	514,269	68,586	1,423	12,177	5,624	19,245	13,175	4,185,933	1969
454,728	904,150	558,506	85,557	3,240	12,053	6,252	25,666	16,241	4,633,220	1970

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Federal Funds Purchased	Other Liabilities	Capital Notes and Debentures	Capital Stock Preferred	Capital Stock Common	Surplus	Guaranty Fund[1]	Undivided Profits[2]	Other Capital Reserves[3]	Total	YEAR
$17,716	$15,057	—	$22,252	—	$200	$60,911	$83,291	$13,839	$37,042	$31,720	$2,211,928	1961
21,855	14,975	—	32,533	—	200	65,452	84,528	14,921	41,682	33,068	2,370,799	1962
23,061	16,161	—	33,713	—	200	67,371	93,519	16,046	38,932	33,743	2,424,784	1963
26,281	15,314	—	47,258	—	200	71,488	94,496	16,066	42,711	36,097	2,524,174	1964
30,765	16,418	—	54,147	—	200	75,268	99,256	16,895	48,975	38,770	2,736,073	1965
35,244	16,924	$6,496	63,856	$1,500	200	78,708	105,604	18,771	50,737	39,922	2,937,297	1966
38,076	18,823	6,300	75,992	1,425	200	81,000	108,564	19,800	57,058	45,421	3,456,555	1967
47,109	20,069	24,550	78,319	2,550	200	86,809	122,667	21,620	59,553	47,747	3,961,770	1968
56,168	27,821	75,400	163,517	24,375	200	96,889	145,201	23,477	57,840	53,322	4,185,933	1969
60,075	28,965	112,489	94,182	27,123	200	100,104	184,202	—	68,295	52,053	4,633,220	1970

[1] Guaranty Fund consolidated with Surplus effective December 31, 1970.

[2] Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.

[3] Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Departments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1961	36	$704,717	$707,077	$1,385,273	$36,329	$8,348	—	$23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	$3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890
1966	33	944,799	1,031,070	2,244,148	105,827	65,930	99	24,810
1967	34	943,195	1,075,705	2,510,896	113,017	56,625	113	27,076
1968	34	962,486	1,031,779	3,004,834	112,669	70,202	53	27,065
1969	34	924,238	1,091,103	3,592,637	56,773	102,134	281	29,643
1970	38	902,971	1,039,805	3,638,359	104,921	110,159	195	33,202

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1961 TO 1970, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
$63,924	$32,932	$9,137	$2,970,981	$2,942,051	$26,965	$1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965
71,138	71,270	21,637	4,580,728	4,543,477	36,660	591	1966
66,935	95,591	26,805	4,915,958	4,876,723	38,579	656	1967
73,272	90,770	31,575	5,404,705	5,361,779	41,542	1,384	1968
81,521	69,147	36,405	5,983,882	5,947,585	34,747	1,550	1969
76,365	79,178	43,598	6,028,753	5,986,098	41,718	937	1970

*Includes Executor, Administrator, etc.

STATEMENT No. 5

Analysis of Earnings, Profits, Dividends and Changes in Total Capital Accounts of Trust Companies

BANKING DEPARTMENT

[Cents omitted]	1970	1969	1968	1967	1966
1 Current Operating Earnings					
a Interest and discount on loans	$201,802,531	$172,547,065	$132,330,560	$109,292,410	$97,795,589
b Interest on U. S. Government obligations	22,638,674	21,828,891	23,035,100	19,275,169	17,335,626
c Interest and dividends on other securities	31,588,564	26,242,383	20,881,210	13,818,863	10,161,454
d Commissions and exchange	6,496,315	5,164,400	4,068,956	3,361,100	2,575,568
e Service charges	12,183,934	12,355,598	12,910,316	12,014,118	10,914,884
f Safe deposit rentals	1,571,453	1,386,994	1,251,652	1,198,779	1,153,609
g Bank building income	2,742,555	2,694,184	2,238,503	2,095,699	2,124,038
h Income from other real estate owned	58,512	40,642	49,017	51,672	67,049
i Trust department	52,361,413	45,788,653	38,050,375	35,193,188	33,486,216
j Other current operating earnings	8,217,561	5,190,159	4,519,310	3,972,568	2,588,335
k Gross current operating earnings	$339,661,512	$293,238,969	$239,334,999	$200,273,566	$178,202,368
2 Current Operating Expenses					
a Salaries	$95,731,021	$77,636,044	$62,562,364	$55,116,722	$50,095,267
b Taxes, other than income and real estate	4,877,024	3,841,624	2,995,041	2,611,763	2,375,364
c Expense of occupancy and maintenance of banking quarters	24,467,667	20,526,822	17,539,934	14,440,407	13,607,751
d Expense allocable to other real estate owned	59,821	54,382	114,961	42,539	54,235
e Interest on savings deposits	31,498,361	26,845,391	24,451,967	19,998,485	16,671,649
f Interest on time deposits	23,437,345	20,914,377	22,631,987	15,160,314	8,662,738
g Interest and discount on borrowings	17,513,689	11,738,328	1,543,294	748,095	966,322
h Other current operating expenses	68,433,514	60,013,159	47,609,026	41,124,039	36,468,249
i Total current operating expenses	$266,018,442	$221,570,127	$179,448,574	$149,242,364	$128,901,575
Net Current Operating Earnings Before Income Taxes (1*k* less 2*i*)	$73,643,070	$71,668,842	$59,886,425	$51,031,202	$49,300,793
4 Less: Taxes on Net Income					
a Federal	$15,591,581	$14,017,068	$12,224,142	$11,399,967	$11,439,163
b State	6,678,187	5,981,885	4,117,413	3,941,143	3,280,547
c Total income taxes	$22,269,768	$19,998,953	$16,341,555	$15,341,110	$14,719,710
5 Net Current Operating Earnings After Income Taxes (3 less 4*c*)	$51,373,302	$51,669,889	$43,544,870	$35,690,092	$34,581,083
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	$2,702,384	$2,155,128	$661,615	$1,116,541	$271,493
b Profits on real estate owned by foreclosure, etc.	4,817	95,522	6,302	—	6,137
c Profits on other assets	387,532	507,860	10,250	100,077	44,104
d Recoveries on loans	1,700,653	1,662,425	104,607	230,463	103,515
e All other recoveries	1,318,106	1,859,919	2,531,568	952,700	1,655,018
f Total profits and recoveries	$6,113,492	$6,280,854	$3,314,342	$2,399,781	$2,080,267
7 Subtotal (5 plus 6*f*)	$57,486,794	$57,950,743	$46,859,212	$38,089,873	$36,661,350
8 Losses, Charge-Offs and Transfers to Valuation Reserves					
a On loans	$11,766,363	$5,791,316	$6,947,360	$8,530,276	$8,181,767
b On securities	1,104,018	4,671,372	5,637,797	945,575	4,048,929
c On real estate owned by foreclosure, etc.	6,641	312,209	19,566	1,800	36,161
d All other losses and charge-offs	1,964,131	2,261,773	2,739,133	1,542,291	2,527,098
e Total losses, charge-offs and transfers	$14,841,153	$13,036,670	$15,343,856	$11,019,942	$14,793,955
9 Net Profits Before Dividends (7 less 8*e*)	$42,645,641	$44,914,073	$31,515,356	$27,069,931	$21,867,395
10 Cash Dividends Declared	22,306,173	18,361,409	16,693,416	14,895,957	14,243,729
11 Net Profits After Dividends (9 less 10)	$20,339,468	$26,552,664	$14,821,940	$12,173,974	$7,623,666
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	$3,430,600	$4,463,086	$3,545,542	$735,152	$1,983,373
c Premiums on new capital sold	7,036,303	9,638,377	2,765,814	$2,191,194	1,985,527
d Contributions to capital	—	—	1,142,094	—	157,500
e Capital notes and debentures	3,334,700	21,900,000	1,200,000	—	1,500,000
f Total other additions to capital account	$13,801,603	$36,001,463	$8,653,450	$2,926,346	$5,626,400
13 Subtotal (11 plus 12*f*)	$34,141,071	$62,554,127	$23,475,390	$15,100,320	$13,250,066
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	$750,000	—	—	$907,175	—
c Premiums on capital retired	2,641,867	—	—	1,246,748	—
d Capital notes and debentures retired	76,000	$75,000	$75,000	—	—
e Total other deductions from capital	$3,467,867	$75,000	$75,000	$2,153,923	—
15 Net Change in Total Capital Account (13 less 14*d*)	$30,673,204	$62,479,127	$23,400,390	$12,946,397	$13,250,066
16 Total Capital Account at Beginning of Year[1]	401,303,964	338,824,837	277,299,140	264,352,743	251,102,677
17 Total Capital Account at End of Year[1-2]	$431,977,168	$401,303,964	$300,699,530	$277,299,140	$264,352,743

[1] Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.

[2] Totals for 1969 and 1970 include valuation reserves.

STATEMENT

Comparative Statement of Earnings, Expenses, Profits and Losses Trust Companies for the Calendar

[Amounts shown in thousands.]

Year	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	Losses, Transfer to Loans
1961	66	$108,194	$443	$7,321	$81,305	$19,125	$4,797	$2,583	$2,472
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260
1966	70	178,202	8,663	16,672	103,566	34,581	321	1,759	8,182
1967	68	200,273	15,160	19,998	114,084	35,690	1,217	1,183	8,530
1968	69	239,335	22,632	24,452	132,365	43,545	678	2,636	6,947
1969	73	293,239	20,914	26,846	173,810	51,670	2,759	3,522	5,791
1970	75	339,662	23,437	31,498	211,083	51,373	3,094	3,019	11,766

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF YEARS 1961 TO 1970, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS AND VALUATION RESERVES		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period [1-2]	YEAR
Securities	All Other							
$943	$2,482	$20,608	$15,597	$9,437	$2,030	$24,738	$203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965
4,049	2,563	21,867	5,626	14,244	—	13,250	264,353	1966
946	1,544	27,070	2,926	14,896	2,154	12,946	277,299	1967
5,638	2,759	31,515	8,654	16,693	75	23,401	300,700	1968
4,672	2,574	44,914	36,001	18,361	75	62,479	401,304	1969
1,104	1,971	42,645	13,802	22,306	3,468	30,673	431,977	1970

[1] Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

[2] Total Capital Accounts for years 1969 and 1970 includes Valuation Reserves.

STATEMENT No. 7

Number of Deposit Accounts in Trust Companies

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1961	510,791	443,932	954,723
December 31, 1962	545,039	469,872	1,014,911
December 31, 1963	564,549	471,080	1,035,629
December 31, 1964	581,691	469,583	1,051,274
December 31, 1965	615,959	507,366	1,123,325
December 31, 1966	653,397	553,269	1,206,666
December 31, 1967	693,691	585,348	1,279,039
December 31, 1968	767,286	639,823	1,407,109
December 31, 1969	802,594	698,447	1,501,041
December 31, 1970	874,560	738,574	1,613,134

STATEMENT No. 8

Savings Deposits of Trust Companies (Club Deposits Excluded)

Total deposits December 31, 1969 (number of accounts 698,447; average of each $947.96)	$662,097,567 35
Increase for year 1970	$73,560,601 83
Total deposits December 31, 1970 (number of accounts 738,574; average of each $996.05)	$735,658,169 18

STATEMENT No. 9

Dividends Paid on Savings Deposits of Trust Companies, Year Ending December 31, 1970

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Rate									
	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961
1.00 or less	—	1	1	1	1	1	1	1	3	5
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	—	—	—	—	—	—	1	—
1.51 to 1.75	—	—	—	—	—	—	—	—	—	—
1.76 to 2.00	—	—	—	—	—	—	—	—	—	3
2.01 to 2.25	—	—	—	—	—	—	—	—	—	2
2.26 to 2.50	—	—	—	—	—	—	—	2	4	4
2.51 to 2.75	—	—	—	—	—	—	1	—	1	2
2.76 to 3.00	1	2	2	5	10	21	35	40	39	47
3.01 to 3.25	—	—	—	—	—	—	3	1	5	—
3.26 to 3.50	—	—	—	—	1	7	12	8	8	—
3.51 to 3.75	—	—	—	—	1	2	—	—	3	—
3.76 to 4.00	19	66	62	56	48	21	—	—	—	—
3.00 to 4.00 (variable)	—	—	—	3	5	11	9	9	—	—
4.01 to 4.50	51	—	—	—	—	—	—	—	—	—
4.51 to 5.00	1	—	—	—	—	—	—	—	—	—
	72	69	65	65	66	63	61	61	64	63
Average Div. Rate	4.25	3.93	3.92	3.85	3.76	3.45	3.16	3.10	2.93	2.82

STATEMENT

Assets and Liabilities of Corporations Doing Business December 31,

	Assets	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea	$74,946 12	$66,087 70	$797,265 00
2	North Shore Bank and Banking Co. (Lynn)	94,874 63	439,444 74	1,136,278 39
3	New Bedford Morris Plan Co., The	11,669 29	75,209 02	279,171 88
	Totals	$181,490 04	$580,741 46	$2,212,715 27

	Liabilities	Deposits Subject to Check	Other Deposits	Investment Certificates*	Income Collected Not Earned
1	Morris Plan Bank and Banking Co. of Chelsea	—	—	$4,803,258 44	$353,189 76
2	North Shore Bank and Banking Co. (Lynn)	$1,236,960 40	$68,606 52	1,316,898 93	284,876 98
3	New Bedford Morris Plan Co., The	—	—	4,593,969 46	244,926 11
	Totals	$1,236,960 40	$68,606 52	$10,714,126 83	$882,992 85

*Includes Investment Certificates Pledged, $449,286.46.

No. 10

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1970

Loans†	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
$5,054,806 25	—	$68,906 49	$87,938 32	$13,613 41	$204 06	$6,163,767 35	1
3,296,955 11	$63 34	16,877 70	2,687 58	606 26	—	4,987,787 75	2
5,249,879 42	—	54,882 19	24,235 13	1,965 20	12,587 62	5,709,599 75	3
$13,601,640 78	$63 34	$140,666 38	$114,761 03	$16,184 87	$12,791 68	$16,861,154 85	

Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Total Capital Reserves‡	Totals	
$92,996 97	$8,157 58	$100,000 00	$663,177 27	$142,987 33	$6,163,767 35	1
39,158 65	—	100,000 00	1,881,445 02	59,841 25	4,987,787 75	2
71,040 48	2,392 51	100,000 00	635,412 31	61,858 88	5,709,599 75	3
$203,196 10	$10,550 09	$300,000 00	$3,180,034 60	$264,687 46	$16,861,154 85	

† Net of deposits on installment loans hypothecated. $4,499,193.22.
‡ Includes valuation allowances, $264,687.46.

STATEMENT No. 11

Analysis of Earnings, Profits, Dividends, and Changes in Total Capital Accounts of Corporations Doing Business under the Provisions of General Laws, Chapter 172A

[Cents omitted]	1970	1969	1968	1967	1966
1 Current Operating Earnings					
a Interest and discount on loans	$1,341,672	$1,432,836	$1,300,132	$1,227,474	$1,137,044
b Interest on U.S. Government obligations	61,531	67,554	73,702	34,669	31,247
c Interest and dividends on other securities	39,487	48,723	32,564	—	1,239
d Service and investigation charges	458,724	565,114	579,454	597,030	633,795
e Fines	45,014	42,890	43,279	39,168	19,527
f Life insurance commissions	—	—	—	12,895	11,195
g Bank building income	—	—	—	—	—
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	9,198	9,882	10,416	9,099	6,720
j Gross current operating earnings	$1,955,626	$2,166,999	$2,039,547	$1,920,335	$1,840,767
2 Current Operating Expenses					
a Salaries, wages, directors' fees, etc.	$504,167	$458,988	$400,569	$375,040	$347,505
b Taxes, other than income and real estate	28,636	26,115	22,089	22,047	22,596
c Expenses of occupancy and maintenance of banking quarters	83,916	90,982	86,652	81,700	78,186
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	612,322	667,635	610,350	503,556	465,235
f Interest and discount on borrowing	—	—	—	—	—
g Other current operating expenses	432,725	408,008	411,653	329,772	341,552
h Total current operating expenses	$1,661,766	$1,651,728	$1,531,313	$1,312,115	$1,255,074
3 Net Current Operating Earnings before Income Taxes (1*j* less 2*h*)	$293,860	$515,271	$508,234	$608,220	$585,693
4 Less: Taxes on Net Income					
a Federal	$84,607	$175,386	$175,632	$184,411	$189,473
b State	14,369	34,091	42,548	43,289	41,710
c Total income taxes	$98,976	$209,477	$218,180	$227,700	$231,183
5 Net Current Operating Earnings after Income Taxes (3 less 4*c*)	$194,884	$305,794	$290,054	$380,520	$354,510
6 Profits on Assets Sold and Recoveries					
a Profits on sale of securities	—	—	—	—	$9,906
b Profits on other assets sold	—	—	—	—	—
c Recoveries on loans	$8,604	$3,941	$9,652	$8,347	8,063
d Recoveries on securities	—	—	—	—	—
e All other recoveries	184,089	—	—	—	—
f Total profits and recoveries	$192,693	$3,941	$9,652	$8,347	$17,969
7 Subtotal (5 and 6*f*)	$387,577	$309,735	$299,706	$388,867	$372,479
8 Losses, Charge-Offs and Transfers to Valuation Reserves					
a On loans	$206,600	$140,186	$58,364	$126,088	$79,246
b On securities	—	—	—	—	1,476
c All other losses and charge-offs	149	270	600	190	398
d Total losses, charge-offs and transfers	$206,749	$140,456	$58,964	$126,278	$81,120
9 Net Profits before Dividends (7 less 8*d*)	$180,828	$169,279	$240,742	$262,589	$291,359
10 Dividends Declared					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	—	—	—	—	—
c Total dividends paid	—	—	—	—	—
11 Net Profits after Dividends (9 less 10*c*)	$180,828	$169,279	$240,742	$262,589	$291,359
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	—	—	—	—
c Premiums on new capital sold	—	—	—	—	—
d Contributions to capital	—	—	—	—	—
e Total other additions to capital account	—	—	—	—	—
13 Subtotal (11 and 12*e*)	$180,828	$169,279	$240,742	$262,589	$291,359
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	—	—
c Premiums on capital retired	—	—	—	—	—
d Total other deductions from capital account	—	—	—	—	—
15 Net Change in Total Capital Account (13 less 14*d*)	$180,828	$169,279	$240,742	$262,589	$291,359
16 Total Capital Account at Beginning of Year[1]	3,563,894	3,394,615	3,089,815	2,827,226	2,535,867
17 Total Capital Account at End of Year[1-2]	$3,744,722	$3,563,894	$3,330,557	$3,089,815	$2,827,226

[1] Does not include valuation reserves carried in Capital Reserves on Statement 10.

[2] Totals for 1969 and 1970 include valuation reserves.

STATEMENT No. 12

Amounts of Money Forwarded to Various Foreign Countries During Last Five Yearly Periods by Persons and Corporations Engaged in Business under the Provisions of General Laws, Chapter 169

Country	1970	1969	1968	1967	1966
Portugal and Azores	$529,658	$ 473,727	$462,827	$318,526	$306,173
Italy	972,498	1,075,756	1,098,149	922,019	881,532
Brazil	25,596	23,405	21,063	11,158	25,366
All other countries	11,732	20,251	16,364	6,378	4,869
	$1,539,484	$1,593,139	$1,598,403	$1,258,081	$1,217,940

STATEMENT No. 13

Table Showing Amounts Transmitted Abroad During Year Ending December 31, 1970 by Those Authorized Under Chapter 169 of the General Laws

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Guy and Hector Caiola	290 Hanover Street, Boston	Individual	May 6, 1965	$979,101	$15,000
Edmund and Yvonne M. Farinha	706 Eastern Ave., Fall River	Individual	June 11, 1953	176,775	15,000
John G. Lage Corporation	434 Bay Street, Fall River	Corporation	March 2, 1946	108,134	15,000
Guilherme M. Luis & Co., Inc.	101 Rivet Street, New Bedford	Corporation	July 19, 1911	275,474	15,000
				$1,539,484	

THE MASSACHUSETTS COMPANY, INC.

70 Federal Street, Boston

Incorporated February 24, 1818 as Massachusetts Hospital Life Insurance Company

Officers

M. F. Perry, *President*
Stephen D. Cutler, *Vice President*
Fred Lattanzio, *Vice President*
Willis M. Partridge, *Vice President and Treasurer*
M. F. Lesses, *Vice President and General Counsel*
F. L. Burke, *Controller*
Patricia Devlin, *Assistant Vice President*
William R. Moore, *Assistant Vice President*
John J. Evangelista, *Assistant Treasurer*
John E. Beaton, *Assistant Treasurer*
Lois G. Pines, *Secretary*

Directors

J. B. Ames, J. J. Byrne, S. D. Cutler, J. R. Kenney, John Lowell, M. F. Perry, P. R. Reynolds, Eli Shapiro, F. L. Stanley, L. A. Sykes, C. M. Williams

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets		Liabilities		
Cash in banks	$221,979	Accounts payable:		
Commercial paper	633,000	Purchase of fund shares		$1,931,831
Stocks	1,748,426	Other		37,948
Investment in Massachusetts Fund	353,910	Accrued liabilities		122,070
Investment in affiliate	809,135	Other liabilities		388,859
Accounts receivable:		Capital funds:		
Sale of fund shares	1,845,318	Capital stock	$1,150,100	
Other	186,132	Capital surplus	178,949	
Furniture and fixtures	109,032	Earned surplus	2,174,279	3,503,328
Other assets	77,104			
	$5,984,036			**$5,984,036**

MASSACHUSETTS FUND

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets		Liabilities		
Cash in banks	$705,378	Purchase of investment securities		$9,279,937
Commercial paper	9,500,000	Fund shares redeemed		366,900
Corporate bonds	60,659,298	Accrued liabilities		80,934
Stocks	128,591,838	Capital funds:		
Accounts receivable:		Units of beneficial interest (18,522,393)	$197,157,919	
Fund shares sold	1,235,248	Capital gain surplus	3,515,610	
Investments sold	8,704,589	Undistributed net income	350,231	201,023,760
Accrued income receivable	1,355,180			
	$210,751,531			**$210,751,531**

HOSPITAL LIFE TRUST

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets		Liabilities		
Cash in banks	$5,950	Accrued expense payable		$ 3,764
Commercial paper	70,000	Taxes payable		663
Receivable for investment sold	101,000	Deposits by unit holders		6,081
Corporate bonds	248,750	Capital funds:		
Stocks	337,729	Units of beneficial interest (7,017)	$701,700	
Accrued income receivable	2,703	Capital gain surplus	43,615	
Other assets	2,335	Undistributed net income	12,644	757,959
	$768,467			**$768,467**

THE MASSACHUSETTS COMPANY, INC., TRUSTEE

(Miscellaneous Accounts)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1970

Assets		Liabilities		
Cash in banks	$736,483	As trustee: Principal		
U. S. Government securities	296,318	Invested	$61,402,213	
Other bonds	454,345	Uninvested	922,641	$62,324,854
Stocks	21,231,243			
Investment in Massachusetts Fund	594,786			
Investment in Independence Fund Inc.	23,103,363	Undistributed income		481,998
Investment in Freedom Fund, Inc.	15,298,907	Taxes payable		69,526
Deposits in savings banks	677,324	Other liabilities		49,180
Real estate loans	39,333			
Prepaid taxes	104,000			
Receivable for shares redeemed	366,900			
Other assets	22,556			
	$62,925,558			$62,925,558

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

Founded in 1818 as Brown Brothers & Co.

Partners: J. E. Banks, M. D. Brown, W. H. Brown, P. S. Bush, Granger Costikyan, *Louis Curtis, W. R. Driver, Jr., *Gerry Brothers & Co., E. T. Gerry, E. R. Harriman, *W. A. Harriman, F. W. Hoch, S. Y. Hord, R. L. Ireland, III, F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance, L. J. Newquist, W. F. Ray, R. V. Roosa, L. P. Shipley, Maarten Van Hengel, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets		
Cash on hand and due from banks		$105,410,282
United States Government securities		35,539,334
State, municipal and other public securities		45,910,249
Other marketable securities		2,220,864
Loans and discounts		205,714,905
Customers' liability on acceptances		13,190,690
Other assets		22,313,506
		$430,299,830

Liabilities		
Deposits — Demand	$308,862,382	
Time	75,539,300	
		$384,401,682
Acceptances — Less amount in portfolio		13,800,922
Other liabilities		5,431,942
Capital	$8,000,000	
Surplus	18,665,284	26,665,284
		$430,299,830

***Limited Partner.**

BAYSTATE CORPORATION

77 Franklin Street, Boston

Incorporated October 9, 1944

Officers: Richard Wengren, *President;* G. A. Hibbard, *Senior Vice President and Treasurer;* W. M. Crozier, *Vice President and Clerk;* L. Sumner Hopkins, II, *Assistant Vice President*

Directors: J. B. Buckley, F. C. Dumaine, Jr., Philip Eiseman, Richmond Lewis, C. F. Machen, R. K. Mueller, W. F. Pounds, P. C. Raye, J. F. Rich, F. F. Stockwell, Richard Wengren

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets

Cash and due from banks		$ 785,765
Investments:		
Member banks	$103,647,271	
Marketable Securities (at cost)	10,231,393	
Non-banking affiliated companies	1,000,000	114,878,664
Other assets		543,523
		$116,207,952

Liabilities

Dividend payable		$ 1,371,431
Accrued for taxes, interest, expenses, etc.		852,433
Capital:		
Capital notes		15,000,000
Preferred stock	$ 22,270	
Common stock	23,357,678	
Capital surplus	37,218,268	
Earned surplus	5,168,758	
Increase in underlying equity in member banks	33,217,114	98,984,088
		$116,207,952

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Bay Bank and Trust Company	$10	100,000	93,052	$ 2,696,872
Harvard Trust Company	10	440,000	423,370	18,245,841
Manufacturers National Bank of Bristol County	10	37,000	29,677	1,465,694
Merchants National Bank of New Bedford	10	110,000	102,448	5,306,898
Merrimack Valley National Bank, Haverhill	10	125,000	119,997	4,095,955
Middlesex Bank, N.A.	10	340,000	323,070	15,775,799
Newton-Waltham Bank and Trust Company	10	440,000	431,344	12,752,043
Norfolk County Trust Company	10	540,000	514,064	20,962,450
The Union Market National Bank of Watertown	10	125,000	118,013	4,248,232
Valley Bank and Trust Company	10	292,500	287,141	17,231,736
Winchester Trust Company	10	50,000	28,225	865,751
				$103,647,271

SHAWMUT ASSOCIATION, INC.

82 Devonshire Street, Boston

Incorporated December 30, 1964

Officers

Lawrence H. Martin, *Chairman of the Board*
John K. Benson, *President*
Leslie J. Scott, *Executive Vice President and Treasurer*
H. Edward Reed, *Vice President*
D. Thomas Trigg, *Vice President*
Paul D. Vergates, *Assistant Vice President*
Benjamin A. Trustman, *Secretary and Clerk*
Thomas J. Byrne, *Assistant Treasurer*
Richard E. Fischer, *Assistant Treasurer*
Edward F. Gibbons, *Assistant Treasurer*
Frances G. Giuffrida, *Assistant Treasurer*

Directors

H. P. Almgren, V. P. Atwater, C. F. Avila, C. W. Bartlett, J. K. Benson, G. E. Brooking, Jr., H. S. Geneen, E. M. Gordon, F. T. Hammond, Jr., R. M. Jenney, A. S. Knowles, H. T. Marshall, L. H. Martin, Winston Mergott, K. H. Olsen, J. N. Philips, D. B. Sinclair, F. M. Staszesky, C. H. Stocker, Jr., D. T. Trigg, B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler

STATEMENT OF CONDITION, DECEMBER 31, 1970

Assets

Cash and due from banks		$ 1,646,000
Investments:		
Member banks		106,915,000
Marketable securities (at cost)		3,502,000
Dividends and interest receivable		129,000
		$112,192,000

Liabilities

Dividend payable		$ 1,409,000
Accounts payable and accrued expenses		128,000
Capital:		
Common stock	$ 9,775,000	
Capital surplus	40,965,000	
Earned surplus	59,915,000	110,655,000
		$112,192,000

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
First Bank and Trust Company of Hampden County	$10 00	275,000	272,806	$ 10,570,000
First County National Bank	10 00	75,000	73,089	3,431,000
Lexington Trust Company	10 00	50,000	48,400	2,796,000
Melrose-Wakefield Trust Company	10 00	54,000	51,853	3,282,000
Merchants-Warren National Bank	10 00	60,000	57,446	3,606,000
National Shawmut Bank	12 50	800,000	798,240	66,447,000
Needham National Bank	10 00	36,000	32,518	1,695,000
Newton National Bank	10 00	60,000	58,451	2,488,000
The County Bank, N.A.	10 00	226,664	221,918	7,756,000
The Framingham National Bank	5 00	147,000	142,690	2,445,000
The Winchester National Bank	10 00	20,000	18,560	1,043,000
Waltham Citizens National Bank	10 00	30,000	28,780	1,275,000
Shawmut Financial Corp.	—	100	100	81,000
				$106,915,000

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

Francis W. Sargent
GOVERNOR

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

YEAR ENDING OCTOBER 31, 1971

SECTION B

RELATING TO

CREDIT UNIONS

M.R.
332M3
B27r
1971
Sec. B
A

...n paid for by the Massachusetts Credit Union Share Insurance Corporation

Estimated cost per copy: $4.00

621.r
1971
Sec. B
A

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

ROBERT J. MAIETTA

Director of Credit Union Examinations

EDWARD J. ODELL

Assistant Director of Credit Union Examinations

JOSEPH STANLEY

CONTENTS

CENTRAL CREDIT UNION FUND, INC.:
Abstract of Annual Report 89
Text vii

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION:
Abstract of Annual Report 90
Text vii

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION:
Abstract of Annual Report 91
Text vii

CREDIT UNIONS:
Abstracts of Annual Reports 46
Aggregate Statements and Statistical Data 85
Legislation Enacted (Acts of 1970—1971) vi
Lists Showing Location, President, Treasurer, etc. 10
Text and Miscellaneous Data iv

THE COMMONWEALTH OF MASSACHUSETTS

OFFICE OF THE COMMISSIONER OF BANKS
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending October 31, 1971.

Respectfully,
Freyda P. Koplow
Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve month period from November 1, 1970—October 31, 1971 inclusive.

During the period ending October 31, 1971, five new credit unions began business, and thirteen entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on October 31, 1971 and changes effective during the previous twelve month period.

Total Assets

On October 31, 1971 the 395 unions in operation had total assets of 767,019,092.00 which represents an increase of 139,308,072.00 or 8.18% over the figure of October 31, 1970.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as they rose approximately 30,852,140.00 to the present outstanding balance of 299,877,935.00 comprising 39.10% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of 225,954,424.00 representing 29.46 of total assets reflects an increase of 41,977,285.00 for the 12 month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, increased 46,128,823.00 during the period. The present book value of 109,594,896.00 or 14.29 of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current 12 month period, holdings in shares of co-operative banks increased 2,613,115.00 to a present total of 8,968,918.00 and deposits in savings banks and in savings departments of trust companies and national banks increased 9,175,905.00 to an outstanding balance of 22,472,652.00. Investments in bank stocks increased 4,153,047.00 to a total book figure of 13,968,219.00 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check decreased 4,695,542.01 during the period and the present combined total of 19,669,113.01 equals 2.57% of total assets.

Shares and Deposits

Outstanding share capital increased 126,404,866. or 23.42% during the period to a present balance of 666,094,572.00 which is held by 667,136 members. Deposits including club accounts increased 1,482,347.00 to a total of 10,975,054.00.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased 5,527,826.00 during the period and the present combined total of 58,950,251.00 represents 7.63 of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN NOVEMBER 1, 1970 TO OCTOBER 31, 1971

Date Business Commenced	Name	Location
September 1, 1971	F.H.B.T.	Easthampton
December 1, 1970	Gil-Bern Employees	Canton
November 1, 1971	Ionics	Watertown
July 22, 1971	Leominster Franco American	Leominster
February 5, 1971	St. Joseph's	New Bedford

CREDIT UNIONS IN LIQUIDATION

*Boston American Composing Room
*Ex-Air
*Farnsworth
*K.B.
*Kendall Mills
*Melco
*Neponset Valley Postal Employees
*Perkins Gear
*Railway Express
*South Hadley Community
*U.S.E. Worcester
*Westco
*Wick Spring Employees

*Commenced liquidation during the period covered by this report.
**Commenced and completed liquidation during the period covered by this report.

CREDIT UNION LEGISLATION AND REGULATIONS

November 30, 1970 — October 31, 1971

Effective on or after November 30, 1970, or signed by Governor prior to, but effective subsequent to, October 31, 1971.

Chapter	*Amendments to*	*Description*
122	GL C171 S 10	Increasing the limit on club deposits.
177	GL C167 S 20	Relative to advertising and issue of lost passbooks.
394	GL C167 S 11C	Relative to security and protection of banks and Credit Unions.
420	GL C171	Relative to shares and deposits which are insured in full under Federal or State Law or both.
522	GL C171 S 24	Relating to Real Estate Loans by certain Credit Unions.
525	GL C171 S 21	Relative to investment by Credit Unions in certain securities.
573	GL C171 S 24	Relative to Home Improvement Loans.
582	GL C167 S 16	Further Regulating Interest on club accounts.
726	GL C151B S 4	Relating to discrimination.
824	GL C184 S 17B *Amended by* GL C313 S 17B	Further regulating disclosures on certain Real Estate Transactions.
860	GL 93C (New)	Relating to consumers protection by erroneous and careless billing.
883	GL 93 S 48	Further prohibiting certain collection practices.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to 5,370,210.00 at the close of business on October 31, 1971. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are 48 member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are two hundred and fifty-six member credit unions.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	35	73
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	40	78
Adayco Credit Union	Taunton	40	78
Aerovox Employees Credit Union	New Bedford	33	70
AFL-CIO Postal Clerks Credit Union	Boston	11	47
Aldenville Credit Union	Chicopee	22	59
A L I Credit Union	Acton	10	46
Allis-Chalmers Credit Union	Boston	11	47
Alpha Credit Union	Boston	11	47
American Bosch Credit Union	Springfield	38	76
American Chapels Credit Union	Boston	11	47
American Independent Credit Union	Chelsea	21	57
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	79
Armour-Chamberlain Credit Union	Boston	11	47
Arsenal Employees Credit Union	Watertown	41	80
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	58
Atlantic Gelatin Credit Union	Woburn	43	82
Barbourwelt Credit Union	Brockton	19	55
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	56
B. C. G. Employees Credit Union	Boston	11	47
B. C. L. Credit Union	Pittsfield	35	73
Beach Credit Union	Winthrop	43	82
Bell Rock Credit Union	Malden	31	68
Banjamin Franklin Credit Union	Chelsea	21	58
Berkshire Credit Union	Pittsfield	35	73
Beverly Investment Credit Union	Beverly	11	47
Beverly Municipal Credit Union	Beverly	11	47
B L H Employees Credit Union	Boston	12	48
Blue Hill Credit Union	Brookline	20	48
Borisaver Credit Union	Boston	12	48
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Wellesley	42	80
Boston University Employees Credit Union	Boston	13	49
Boston USCSC Employees Credit Union	Boston	13	49
Bowker Employees Credit Union	Somerville	37	75

NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets, Liabilities, etc.
Bridgewater Credit Union	Bridgewater	19	55
Brighton-Allston Credit Union	Boston	13	49
Brockton Credit Union	Brockton	19	55
Brockton Brotherhood Credit Union	Brockton	19	55
Brockton Firefighters Municipal	Brockton	19	55
Brockton Postal Employees Credit Union	Brockton	19	55
Brockton Taunton Gas Employees Credit Union	Brockton	19	55
Brookline Municipal Credit Union	Brookline	20	56
Brotherhood Credit Union	Lynn	30	67
Buxton Employees Credit Union	Springfield	38	76
Cabot Boston Credit Union	Boston	13	49
Cambridge Portuguese Credit Union	Cambridge	20	56
Cambridge Utilities Employees Credit Union	Cambridge	20	57
Campello Credit Union	Brockton	19	56
C & K Employees Credit Union	Worcester	43	82
Carmel Credit Union	Chelsea	21	58
Carmote Employees Credit Union	Everett	24	60
Casa Credit Union	Springfield	38	76
Centre Credit Union	Boston	13	49
Central Mass. Telephone Workers Credit Union	Worcester	43	82
Chapman Credit Union, The	Springfield	38	76
Charlton Credit Union	Charlton	21	57
Chelsea Credit Union	Chelsea	21	58
Cheney Bigelow Credit Union	Springfield	38	76
Chesterton Credit Union	Everett	24	60
Chicopee Teachers Credit Union	Chicopee	22	59
Citizens Credit Union	New Bedford	33	70
City Credit Union	Boston	13	49
City of Boston Employees Credit Union	Boston	13	49
Cleghorn Credit Union	Fitchburg	25	61
C L U Credit Union	Springfield	38	76
Colonial Employees Credit Union	Boston	13	49
Colonial Press Credit Union	Clinton	23	60
Columbia Bicycle Credit Union	Westfield	42	80
Community Credit Union	Lynn	30	67
Community Credit Union	Springfield	38	76
Congress Credit Union	Chelsea	21	58
Consumers Credit Union	Boston	13	49
Continental Credit Union	Chelsea	22	58
Continental Employees Credit Union	New Bedford	33	70
Corenco Employees Credit Union	Tewksbury	40	79
Corky Row Credit Union	Fall River	24	61
Craftsman Credit Union	Worcester	43	82
Crescent Credit Union, The	Brockton	19	56
Crobank Credit Union	Fitchburg	25	62
C T C Credit Union	Cambridge	20	57
Damon Credit Union	Milton	32	70
Dairy Credit Union	Chicopee	22	59
Darex Credit Union	Cambridge	20	57
Diamond Match Employees Credit Union	Springfield	38	77
D. M. C. Credit Union	Framingham	26	62
Dorchester Credit Union	Boston	13	49
Doyle Works Credit Union	Leominster	29	66
Dunkin Donuts Employees Credit Union	Randolph	36	74
Eagle Credit Union	Pittsfield	35	73
Eastern Credit Union	Framingham	26	63
Eaton Credit Union	Boston	13	49
Edico Credit Union	Brockton	19	56
Elco Club Credit Union	Palmer	35	72
Elgasco Credit Union	Lawrence	29	66
Elm Credit Union	Cambridge	20	57

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Embeco Credit Union	Springfield	39	77
Emblem Credit Union	Boston	13	50
EPCO Employees Credit Union	Pittsfield	35	73
Essex Agricultural Credit Union	Danvers	23	60
Everett Credit Union	Everett	24	60
Everett Police Credit Union	Everett	24	61
Fall River Municipal Employees Credit Union	Fall River	24	61
Fall River Postal Employees Credit Union	Fall River	25	61
Farmco Employees Credit Union	Springfield	39	77
Federal Credit Union	Boston	14	50
Federation Credit Union	Boston	14	50
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	72
F. H. B. T. Credit Union	Easthampton	24	60
F. I. A. Credit Union	Fitchburg	25	62
Filene Credit Union	Boston	14	50
Filestra Credit Union	Fitchburg	25	62
Firefundic Credit Union	Boston	14	50
Fitchburg I-C Credit Union	Fitchburg	25	62
Fitchburg Postal Employees Credit Union	Fitchburg	25	62
Fitchco Credit Union	Fitchburg	25	62
555 Credit Union	Canton	21	57
Forty Associates Credit Union	Boston	14	50
Framingham UAW Credit Union	Framingham	26	63
Freedom House Credit Union	Boston	14	50
Friendship Credit Union, The	Boston	14	50
F. W. Sickles Employees Credit Union	Chicopee	22	59
Garden Street Credit Union	Everett	24	61
Gardner Franco-American Credit Union	Gardner	26	63
Gardner Polish-American Credit Union	Gardner	26	63
Gateway Credit Union	Natick	32	70
General Electric River Works Empl. Credit Union	Lynn	30	68
General Fibre Employees Credit Union	West Springfield	42	81
General Package Credit Union	Palmer	35	72
Geneva Credit Union	Boston	14	50
Gil-Bern Employees Credit Union	Canton	21	57
Gilco Credit Union	Boston	14	50
Glenway Credit Union	Boston	14	50
Glodel Credit Union	Boston	14	51
Gloucester Credit Union	Gloucester	26	63
Gloucester Fire Department Credit Union	Gloucester	26	63
Gloucester Municipal Credit Union	Gloucester	27	63
Grafton Suburban Credit Union	Grafton	27	63
Granby Credit Union	Granby	27	64
G R Credit Union	Concord	23	60
Greyhound Employees Credit Union	Boston	14	51
Grover Cronin Credit Union	Waltham	41	79
G. T. & D. Credit Union	Greenfield	27	64
Gulf Boston Credit Union	Chelsea	22	58
Harold Credit Union	Boston	15	51
Harvard University Employees Credit Union	Cambridge	21	57
Haverhill Credit Union	Haverhill	27	64
Haverhill Fire Department Credit Union	Haverhill	27	64
Haverhill Italian American Credit Union	Haverhill	27	64
Haverhill Municipal Employees	Haverhill	27	64
Haverhill Police Department Credit Union	Haverhill	28	64
Haverhill Postal Employees Credit Union	Haverhill	28	65
Haverhill Teachers Credit Union	Haverhill	28	65
Hayward-Schuster Employees Credit Union	Douglas	24	60
Hellenic Credit Union	Peabody	35	73
Herald-Traveler Employees Credit Union, The	Boston	15	51
Hersey Employees Credit Union	Dedham	23	60
High Carbon Credit Union	Millbury	32	70

NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets, Liabilities, etc.
Highland Credit Union	Lowell	29	67
Hillside Credit Union	Boston	15	51
Holyoke Credit Union	Holyoke	28	65
Holyoke Municipal Employees Credit Union	Holyoke	28	65
Holyoke Postal Credit Union	Holyoke	28	65
Holyoke Teachers Credit Union	Holyoke	28	65
Honeywell I. S. Credit Union	Boston	15	51
Hovoco Credit Union	Groton	27	64
Howard Credit Union	Boston	15	51
Hu-House Credit Union	Andover	10	46
Humboldt Credit Union	Boston	15	51
Ideal Credit Union	Lowell	29	67
Independent Credit Union	Chelsea	22	58
Independent Hebrew Credit Union	Framingham	26	63
Industrial Credit Union, The	Boston	15	51
Ionics Credit Union	Watertown	41	80
I O S O I Credit Union	Boston	15	51
Jamaica Plain Credit Union	Boston	15	52
Jeanne d'Arc Credit Union	Lowell	30	67
John Bath Employees Credit Union	Worcester	43	82
John H. Breck Employees Credit Union	West Springfield	42	81
Jonsteel Credit Union	Worcester	43	82
Judaean Credit Union	Chelsea	22	58
Kavodian Credit Union	Fall River	25	61
Kelko Credit Union	Springfield	39	77
Labor Circle Credit Union	Lynn	30	68
Lafayette Employees Credit Union	Brockton	20	56
Lapointe Employees Credit Union	Hudson	28	66
Latvian Credit Union	Boston	15	52
Lawrence Credit Union	Lawrence	29	66
Lawrence Firefighters Municipal Credit Union	Lawrence	29	66
Lawrence Modern Credit Union	Lawrence	29	66
Lawrence Postal Employees Credit Union	Lawrence	29	66
Lawrence Teachers Credit Union	Lawrence	29	66
L. B. Evans Employees Credit Union	Wakefield	41	79
Leominster Credit Union	Leominster	29	66
Liberty Credit Union	Boston	15	52
Lodding Employees Credit Union	Auburn	10	46
Longwood Credit Union	Brookline	20	56
Lord Beaconsfield Credit Union	Boston	15	52
Lowell Credit Union	Lowell	30	67
Lowell Electric Light Employees Credit Union	Lowell	30	67
Lowell Firefighters Credit Union	Lowell	30	67
Lowell Postal Employees Credit Union	Lowell	30	67
Lowell Rendering Employees Credit Union	Billerica	11	47
Lowell Sun Employees Credit Union	Lowell	30	67
Luso-American Credit Union	Peabody	35	73
Lynn Credit Union	Lynn	30	68
Lynn Municipal Employees Credit Union	Lynn	31	68
Lynn Police Credit Union	Lynn	31	68
Lynn Postal District Employees Credit Union	Lynn	31	68
Lynn Teachers Credit Union	Lynn	31	68
Maccabean Pythian Credit Union	Springfield	39	77
Maccabee Credit Union	Boston	16	52
Main Street Credit Union	Holyoke	28	65
Malden City Employees Credit Union	Malden	31	69
M and N Employees Credit Union	Norwood	34	72
Mansfield Credit Union	Mansfield	31	69
Marblehead Credit Union	Marblehead	31	69
Marconi Credit Union	Lawrence	29	66
Marillac Credit Union	Boston	16	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Marquette Credit Union	Winchendon	43	81
Mascot Credit Union, The	Boston	16	52
Massachusetts Mutual Employees Credit Union	Springfield	39	77
Maynard Consumers Credit Union	Maynard	32	69
MBTA Employees Credit Union	Boston	16	52
Medford Municipal Employees Credit Union	Medford	32	69
Medway Credit Union	Medway	32	69
M E E C Employees Credit Union	Haverhill	28	65
Memorial Credit Union	Boston	16	52
Merchemco Credit Union	Everett	24	61
Middlesex Carmens Credit Union	Waltham	41	79
Milford Credit Union	Milford	32	70
Millbury Credit Union	Millbury	32	70
Mitre Employees Credit Union	Bedford	11	46
Monarch Credit Union	Springfield	39	77
Monsanto Employees Credit Union	Springfield	39	77
Moreland Credit Union	Boston	16	52
Moulded Plastics Credit Union	Worcester	43	82
MTA Credit Union	Boston	16	52
Mystic Credit Union	Medford	32	69
Nablanko Credit Union	Holyoke	28	65
Nashoba Credit Union	Groton	27	64
Navy Building Credit Union	Boston	16	53
Navy Yard Employees Credit Union	Boston	16	53
NEMCH Credit Union	Boston	16	53
Neponset Credit Union	Walpole	41	79
New Bedford Gas & Edison Light Company Credit Union	New Bedford	33	70
New Bedford Municipal Employees Credit Union	New Bedford	33	70
New Bedford Postal Employees Credit Union	New Bedford	33	71
New England Electric System Empl. Credit Union	Malden	31	69
Newton Municipal Credit Union	Newton	34	71
Newton Teachers Credit Union	Newton	34	71
Noddle Island Credit Union	Boston	17	53
North Andover Municipal Credit Union	North Andover	34	72
Northern Mass. Telephone Workers Credit Union	Lowell	30	67
North Shore Credit Union	Beverly	11	47
Norton Credit Union	Worcester	44	83
Norwood School Employees Credit Union	Norwood	34	72
Octane Credit Union	Everett	24	61
One-Twenty Credit Union	Boston	17	53
Orange Credit Union	Orange	34	72
Overland Credit Union	Boston	17	53
Peabody Credit Union	Peabody	35	73
Pittsfield G. E. Employees Credit Union	Pittsfield	35	73
Pittsfield Postal Employees Credit Union	Pittsfield	36	74
Pittsfield Teachers Credit Union	Pittsfield	36	74
Plan Credit Union	Boston	17	53
Plimpton Credit Union	Norwood	34	72
Plymouth Rubber Credit Union	Canton	21	57
Pneumatic Credit Union	Quincy	36	74
Polish National Credit Union	Chicopee	22	59
Ponedeler Credit Union	Chelsea	22	58
Popular Credit Union	Peabody	35	73
Porter Employees Credit Union, The	Somerville	38	76
Pressers Union Local 12 ILGWU Credit Union	Boston	17	53
Progressive Workmens Credit Union	Malden	31	69
Pyralart Employees Credit Union	Leominster	29	66
Quincy Municipal Credit Union	Quincy	36	74

NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets, Liabilities, etc.
Quinwey Credit Union	Quincy	36	74
Randolph Credit Union	Randolph	36	74
Rantoul Credit Union	Beverly	11	47
Raytheon Employees Credit Union	Waltham	41	79
Redberry Credit Union	Boston	17	53
Revere Copper & Brass Employees Credit Union	New Bedford	33	71
Revere Firefighters Credit Union	Revere	36	74
Rex Credit Union	Boston	17	53
Rockland Credit Union	Rockland	37	75
Roxbury Independent Credit Union	Boston	17	54
Rust Craft Credit Union	Dedham	23	60
St. Anne Credit Union	New Bedford	33	71
St. Anne's Credit Union	Fall River	25	61
St. Jean Baptiste Credit Union	Lynn	31	68
St. Joseph Credit Union	New Bedford	33	71
St. Joseph Credit Union	Salem	37	75
St. Mary's Parish Credit Union	Marlboro	32	69
Salem Credit Union	Salem	37	75
Salem Italian American Credit Union	Salem	37	75
Samson Cordage Employees Credit Union	Shirley	37	75
Saugus Credit Union	Saugus	37	75
Savage Arms Employees Credit Union	Westfield	42	80
Scottie Credit Union	Holyoke	28	65
Seaver Credit Union	Boston	17	54
Security Employees Credit Union	Boston	17	54
Senco Credit Union	Fitchburg	25	62
Setco Credit Union	Springfield	39	77
Sharon Credit Union	Sharon	37	75
Shawmut Credit Union	Boston	18	54
Shirley Credit Union	Revere	36	74
Simonds Employees Credit Union	Fitchburg	25	62
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	18	54
Somerset Credit Union	Somerset	37	75
Southbridge Credit Union	Southbridge	38	76
Southern Mass. Tel. Workers Credit Union	New Bedford	33	71
South Works Credit Union	Worcester	44	83
Spalding Employees Credit Union	Chicopee	23	59
Spasco Credit Union	Springfield	39	77
Sprague Electric Credit Union	North Adams	34	71
Springfield Credit Union	Springfield	39	78
Springfield Franco-American Credit Union	Springfield	39	78
Springfield Mass. Municipal Empl. Credit Union	Springfield	39	78
Springfield Mass. Post Office Empl. Credit Union	Springfield	40	78
Springfield Rendering Employees Credit Union	Chicopee	23	59
Springfield Street Railway Employees Credit Union	Springfield	40	78
Springfield Teachers Credit Union	Springfield	40	78
Square Deal Credit Union	Boston	18	54
State Employees Credit Union	Boston	18	54
Sturdy Credit Union	Attleboro	10	46
Suburban Credit Union	Framingham	26	63
Swansea Credit Union	Swansea	40	78
Swift Employees Credit Union	Somerville	38	76
Sylvania Employees Credit Union	Salem	37	75
T & H Employees Credit Union	Boston	18	54
Taunton Postal Employees Credit Union	Taunton	40	78
Telephone Workers Credit Union	Boston	18	54
Texeco Credit Union	Chicopee	23	59
Thera-Care Credit Union	Brookline	20	56
Thomson Credit Union	Franklin	26	63
Thriftway Credit Union	Boston	18	54

NAME	LOCATION	Pages: Presidents and Treasurers	Pages: Assets, Liabilities, etc.
Towle Employees Credit Union	Newburyport	33	71
Treasure Credit Union	Greenfield	27	64
T R I B Credit Union	Boston	18	54
Tyco Credit Union	Waltham	41	79
United Employees Credit Union	Boston	18	54
U-Strayco Credit Union	New Bedford	33	71
Vamco Employees Credit Union	West Springfield	42	81
Walnut Credit Union	Chelsea	22	58
Walpole Municipal Employees Credit Union	Walpole	41	79
Waltham Municipal Employees Credit Union	Waltham	41	79
Walworth Credit Union	Braintree	19	55
Wapico Credit Union	Everett	24	61
Washington Credit Union	Boston	18	55
Watertown Municipal Credit Union	Watertown	41	80
Webster Credit Union	Webster	42	80
Welcome Credit Union	Brookline	20	56
Wemelco Credit Union	West Springfield	42	81
Western Mass. Telephone Workers Credit Union	Springfield	40	78
Westfield Polish-American Credit Union	Westfield	42	80
Westinghouse Employees Credit Union	Dedham	23	60
West Lynn G. E. Employees Credit Union	Lynn	31	68
Westover Credit Union	Chicopee	23	59
Westwood Credit Union	Westwood	42	80
Weymouth Town Employees Credit Union	Weymouth	43	81
Whitson Credit Union, The	Boston	18	55
Wico Employees Credit Union	West Springfield	42	81
Willimansett Credit Union	Chicopee	23	59
Winnisimmet Credit Union	Chelsea	22	59
W. M. W. Credit Union	Northbridge	34	72
Wollaston Credit Union	Quincy	36	74
Worcester Fire Department Credit Union	Worcester	44	83
Worcester Gas Light Employees Credit Union	Worcester	44	83
Worcester Municipal Employees	Worcester	44	83
Worcester Police Department Credit Union	Worcester	44	83
Worcester Postal Credit Union	Worcester	44	83
Worcester Thompson Credit Union	Worcester	44	83
Worcester Wire Works Employees Credit Union	Worcester	44	83
Workers Credit Union	Fitchburg	26	62
Woven Hose Employees Credit Union	Cambridge	21	57
Zaslav Volin Credit Union	Boston	18	55

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF OCTOBER 31, 1971

ACTON

***A L I Credit Union**
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

T.E. Heline, Jr.	A.R. MacLeod
President	*Treasurer*
Total Assets	86,346.55

ACUSHNET

***Acushnet Process Employees Credit Union**
Acushnet Process Sales Company
700 Belleville Avenue

Incorporated October 1, 1941

E.P. Robbins	Edward Powers
President	*Treasurer*
Total Assets	1,518,785.12

AMESBURY

***Amesbury Franco-American Credit Union**
40 Main Street

Incorporated July 6, 1939

L.C. Jutras	J.M.G. Ouellet
President	*Treasurer*
Total Assets	2,699,480.55

ANDOVER

***Hue-House Credit Union**
89 Morton Street

Incorporated June 2, 1969

B. Fraser	M. Martin
President	*Treasurer*
Total Assets	7,016.13

ASHLAND

***Fenwal Credit Union**
Fenwal Incorporated
400 Main Street

Incorporated June 21, 1945

J.F. Madden, Jr.	Catherine Phillips
President	*Treasurer*
Total Assets	724,655.94

ATHOL

***Athol Credit Union**
513 Main Street

Incorporated July 7, 1930

J.R. Porcari	R.T. Lineh
President	*Treasu*
Total Assets	7,746,502.

ATTLEBORO

Sisalkraft Credit Union
American Reenforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

C.F. Chadwick	W.F. Duphiney,
President	*Treasu*
Total Assets	395,630.

***Sturdy Credit Union**
211 Park Street

Incorporated May 2, 1969

R.E. Roy	S.R. Linco
President	*Treasu*
Total Assets	144,929.

AUBURN

***Lodding Employees Credit Union**
Sword Street

Incorporated May 31, 1956

D.P. Walne	Therese E. Adar
President	*Treasu*
Total Assets	156,791.

BARRE

***Barwoolco Credit Union**
The Barre Wool Combing Company, Ltc
Vernon Avenue

Incorporated August 15, 1946

C.W. Damon	Margaret E. Ri
President	*Treasu*
Total Assets	342,735.

*Member of Mass. Credit Union Share Insurance Corporation

BEDFORD

***Mitre Employees Credit Union**
Middlesex Turnpike & Route 62
Gaither Building

Incorporated March 19, 1959

U.T. Landini	R.C. Arsenault
President	*Treasurer*
Total Assets	3,749,061.52

BEVERLY

Beverly Investment Credit Union
200 East Lothrop Street

Incorporated October 30, 1926

Philip Rubinstein	Max Weinberg
President	*Treasurer*
Total Assets	52,609.38

Beverly Municipal Credit Union
222 Cabot Street

Incorporated July 1, 1952

Thomas H. Thompson	W.C. Keaney
President	*Treasurer*
Total Assets	933,539.18

Northshore Credit Union
44 River Street

Incorporated June 20, 1936

R.P. Richardson	D.W. Martin
President	*Treasurer*
Total Assets	622,126.85

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A.A. McCance	W.W. Burgess, Jr.
President	*Treasurer*
Total Assets	385,971.17

BILLERICA

Lowell Rendering Employees Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

John Farmer	S.P. Robertson
President	*Treasurer*
Total Assets	36,709.14

BOSTON

AFL—CIO Postal Clerks, Credit Union
294 Washington Street

Incorporated May 21, 1962

J.W. Hunt	J.D. Bercury
President	*Treasurer*
Total Assets	21,813.95

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof	June E. Johnson
President	*Treasurer*
Total Assets	431,154.44

***Alpha Credit Union**
New England Deaconess Hospital
185 Pilgrim Road

Incorporated Feb. 18, 1942

P.P. Pacalla	W.J. Wambolt
President	*Treasurer*
Total Assets	443,242.74

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F.D. Arcari	Grace R. Pontuso
President	*Treasurer*
Total Assets	272,934.06

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A.A. Levenson	J.W. Bradbury
President	*Treasurer*
Total Assets	135,153.52

***B.C.G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

Walter I. Deady	T.J. Gately
President	*Treasurer*
Total Assets	2,444,940.92

Boston (continued)

***B L H Employees Credit Union**
The Boston Lying-in Hospital
221 Longwood Avenue

Incorporated May 7, 1952

J. Magoon	Geneva L. Marble
President	*Treasurer*
Total Assets	371,662.36

Borisaver Credit Union
546 River Street
(Mattapan District)

Incorporated June 10, 1927

Benjamin Raskind	Harry Pearlman
President	*Treasurer*
Total Assets	228,554.60

Boston & Albany Employees Credit Union
Room 234
South Station

Incorporated December 13, 1928

R.J. Ferriter	Frank P. Turnbull
President	*Treasurer*
Total Assets	2,547,995.82

***Boston & Maine Railroad Employees Credit Union**
Room 905
150 Causeway Street

Incorporated February 26, 1915

K. Towner	C.H. Spinney
President	*Treasurer*
Total Assets	2,980,824.30

Boston Edison Employees Credit Union
1165 Massachusetts Avenue

Incorporated December 30, 1940

J.P. Hennessy	J. DePietro
President	*Treasurer*
Total Assets	4,325,636.92

***Boston Firefighters Credit Union**
55 Hallet Street
(Dorchester District)

Incorporated November 25, 1947

W.J. Butkiewicz	T.J. McGonagle
President	*Treasurer*
Total Assets	7,006,459.60

***Boston Globe Employees Credit Union**
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

E.J. Couture	P.E. Rowe
President	*Treasurer*
Total Assets	1,450,402.50

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

Herbert C. Falavdeau	J.P. Doyle
President	*Treasurer*
Total Assets	1,803,545.58

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 19, 1929

G.A. Morris	Victor C. Bynoe
President	*Treasurer*
Total Assets	1,988,692.17

Boston Railway Mail Employees Credit Union
Room 170
Post Office Building

Incorporated April 11, 1930

J.J. Riley	J.E. Lane
President	*Treasurer*
Total Assets	195,496.98

Boston (continued)

***Boston University Employees Credit Union**
718 Commonwealth Avenue

Incorporated May 7, 1952

V.L. Tierney	D.E. Gudekunst
President	*Treasurer*
Total Assets	2,004,099.84

Boston USCSC Employees Credit Union
First U.S. Civil Service Commission
1024 Post Office and Courthouse Bldg.

Incorporated September 27, 1949

H. Grossman	M.S. Butler
President	*Treasurer*
Total Assets	57,339.86

***Brighton-Allston Credit Union**
1581 Commonwealth Avenue

Incorporated January 25, 1950

D. Squardirito	Abraham Gilman
President	*Treasurer*
Total Assets	345,101.38

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

R.F. Ludwig	A.W. Clough
President	*Treasurer*
Total Assets	1,179,955.58

***Centre Credit Union**
2047 Center Street
(West Roxbury District)

Incorporated October 18, 1926

Albert Levitt	Abraham Aserkoff
President	*Treasurer*
Total Assets	283,088.11

City Credit Union
524 River Street
Mattapan

Incorporated June 18, 1936

H.H. Levine	Morris Thompson
President	*Treasurer*
Total Assets	72,032.75

***City of Boston Employees Credit Union**
242 City Hall

Incorporated November 15, 1915

J.F. Johnson	J.J. Hyde
President	*Treasurer*
Total Assets	13,321,688.52

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

J.E. Camache	H.A. Field
President	*Treasurer*
Total Assets	103,748.09

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1937

T. Anastos	M.G. Scanzio
President	*Treasurer*
Total Assets	483,573.66

Dorchester Credit Union
780 Adams Street
(Dorchester District)

Incorporated April 7, 1955

L.F. O'Donnell	Richard Shea
President	*Treasurer*
Total Assets	27,288.12

Eaton Credit Union
1649 Blue Hill Avenue
Mattapan

Incorporated November 23, 1926

R. Weinstein	B.M. Reisman
President	*Treasurer*
Total Assets	136,474.99

***Emblem Credit Union**
W.F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F.P. Medugno	T.J. O'Brien
President	*Treasurer*
Total Assets	414,505.46

Boston (continued)

Federal Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 3, 1926

M. Bornstein	Solomon Pollack
President	*Treasurer*
Total Assets	122,594.97

Federation Credit Union
176 Federal Street
Room 204

Incorporated October 8, 1954

J.J. O'Brien	J.J. Caruso
President	*Treasurer*
Total Assets	124,604.06

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

H.D. Marsman	V. Joseph
President	*Treasurer*
Total Assets	2,449,968.12

Firefundic Credit Union
Fireman's Fund Insurance Company
1 Center Plaza

Incorporated February 29, 1940

C.J. Garofano	Leonora Sarno
President	*Treasurer*
Total Assets	69,987.33

Forty Associates Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 26, 1926

Robert Cohen	Herman Buffman
President	*Treasurer*
Total Assets	53,990.56

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

O.E. Galloway	W.L. Nunnally
President	*Treasurer*
Total Assets	34,547.13

***The Friendship Credit Union**
2047 Center Street
(West Roxbury District)

Incorporated December 16, 1926

B.S. Todrin	H. Glaser
President	*Treasurer*
Total Assets	129,086.00

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

F.J. Walsh	Stanley Finkel
President	*Treasurer*
Total Assets	82,531.51

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

J. Growzis	H.F. Holt
President	*Treasurer*
Total Assets	154,371.58

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 21, 1927

Nathan Machlin	J.J. Greenberg
President	*Treasurer*
Total Assets	11,764.95

Glodel Credit Union
135 Morrissey Boulevard

Incorporated May 3, 1955

A.J. Krupa	J.J. Spack
President	*Treasurer*
Total Assets	88,980.45

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J.B. Brown	E.H. Budlong, Jr.
President	*Treasurer*
Total Assets	561,065.31

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

Harold Credit Union
1125 Blue Hill Avenue
Mattapan

Incorporated November 3, 1926

.I. Gelerman	L.D. Kessler
President	*Treasurer*
Total Assets	117,679.85

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue

Incorporated July 27, 1926

D. Valencia	Simon Clemon
President	*Treasurer*
Total Assets	185,059.73

***Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

G.S. Chaletzky	E.I. Berman
President	*Treasurer*
Total Assets	1,104,467.61

***Honeywell I.S. Credit Union**
1400 Soldiers Field Road
(Brighton District)

Incorporated February 27, 1968

F. Nagle	N.J. DeRuvo
President	*Treasurer*
Total Assets	1,828,890.36

Howard Credit Union
2050 Centre Street
West Roxbury

Incorporated October 29, 1926

Ben Pudolsky	Morris Tonkin
President	*Treasurer*
Total Assets	198,891.45

Humboldt Credit Union
10 Fairway Street
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg	A.A. Wecker
President	*Treasurer*
Total Assets	84,814.12

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

R.L. Bean	J.J. Campana
President	*Treasurer*
Total Assets	4,992,897.58

***I O S O I Credit Union**
215 Hanover Street
Room 5

Incorporated October 31, 1960

P.J. Ferrino, M.D.	R. Mirabile
President	*Treasurer*
Total Assets	39,953.85

***Jamaica Plain Credit Union**
140C South Street
(Jamaica Plain District)

Incorporated October 18, 1926

H.M. Forman	G.N. Cohen
President	*Treasurer*
Total Assets	149,091.56

Latvian Credit Union
64 Sigourney Street
(Jamaica Plain District)

Incorporated June 4, 1962

Edgar Brenc	L. Vacietis
President	*Treasurer*
Total Assets	253,428.40

Liberty Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I.E. Paretsky	Samuel Rachlis
President	*Treasurer*
Total Assets	118,644.69

***Lord Beaconsfield Credit Union**
8 Chestnut Hill Avenue
(Brighton District)

Incorporated November 12, 1913

Elliot Appel	Vacant
President	*Treasurer*
Total Assets	318,958.97

Boston (continued)

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H.L. Silva	Jacob Epstein
President	*Treasurer*
Total Assets	27,759.46

***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R.F. Molloy	Shirley F. Ormon
President	*Treasurer*
Total Assets	194,541.57

The Mascot Credit Union
2047 Center Street
(West Roxbury District)

Incorporated November 12, 1926

Max Vangrow	Eli Cohen
President	*Treasurer*
Total Assets	148,432.54

Memorial Credit Union
2050 Centre Street
West Roxbury

Incorporated March 13, 1941

Al Berg	Philip Shane
President	*Treasurer*
Total Assets	102,579.83

***Moreland Credit Union**
1064 River Street
(Hyde Park District)

Incorporated October 27, 1952

Selwyn Cohen	S. Freedman
President	*Treasurer*
Total Assets	864,688.70

***MBTA Employees Credit Union**
Room 113
500 Arborway
(Jamaica Plain District)

Incorporated February 11, 1936

T P. Hines	Samuel MacDonal
President	*Treasure*
Total Assets	14,133,345.0

***MTA Credit Union**
20 Ashburton Place

Incorporated May 2, 1967

R.F. Quegan	C.C. Cashma
President	*Treasure*
Total Assets	4,092,806.2

***Navy Building Credit Union**
495 Summer Street

Incorporated November 24, 1952

H.V. Strout	J.F. McGrat
President	*Treasure*
Total Assets	307,002.9

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

E.E. Johnson	S.I. Rosenth
President	*Treasure*
Total Assets	3,587,122.3

***N.E.M.C.H. Credit Union**
New Eng. Medical Ctre. Hosp.
17 Nassau Street

Incorporated September 30, 1969

C. Loges	F.M. Dowlin
President	*Treasure*
Total Assets	305,980.7

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated April 21, 1927

J. Stone	E.H. Stone
President	*Treasurer*
Total Assets	7,400,128.62

One-Twenty Credit Union
688 Seaverns Avenue
(Jamaica Plains District)

Incorporated September 14, 1949

D.A. Marciano	F.B. Seitz, Jr.
President	*Treasurer*
Total Assets	92,493.50

Overland Credit Union
S.S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

S.A. Neuschafer	R.S. Daniels
President	*Treasurer*
Total Assets	211,219.35

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

A.S. Kinney	J.W. Wilson
President	*Treasurer*
Total Assets	859,684.29

Pressers Union Local 12 ILGWU
Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

L. Plotkin	J. Dashef
President	*Treasurer*
Total Assets	57,100.91

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

E.J. Rogers	H.A. Fitzpatrick
President	*Treasurer*
Total Assets	251,120.19

Rex Credit Union
Railway Express Agency, Incorporated
28 Travis Street

Incorporated March 11, 1929

P.S. Hale	Michael Lottero
President	*Treasurer*
Total Assets	392,210.14

Roxbury Independent Credit Union
1649 Blue Hill Avenue
(Mattapan District)

Incorporated October 6, 1926

George Merlin	H.E. Spring
President	*Treasurer*
Total Assets	62,651.70

Seaver Credit Union
1583 Blue Hill Avenue
(Mattapan District)

Incorporated January 24, 1927

J. Greenberg	J. Klemens
President	*Treasurer*
Total Assets	48,163.74

Security Employees Credit Union
Social Security Administration
John F. Kennedy Federal Building
Government Center

Incorporated January 3, 1940

J.L. Fenton	D.K. Hines
President	*Treasurer*
Total Assets	483,103.68

*Member of Mass. Credit Union Share Insurance Corporation

Boston (continued)

***Shawmut Credit Union**
307 Shawmut Avenue

Incorporated April 2, 1938

N.F. Kadey	J. Summers
President	*Treasurer*
Total Assets	747,465.97

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

J.T. Dello-Russo	Vito Comperchio
President	*Treasurer*
Total Assets	3,447,472.21

Square Deal Credit Union
2050 Centre Street
West Roxbury

Incorporated January 11, 1950

S. Weiner	H. Swartz
President	*Treasurer*
Total Assets	82,883.28

State Employees Credit Union
20 Ashburton Place

Incorporated April 4, 1921

A.M. Southwick	H.W. Attwood
President	*Treasurer*
Total Assets	2,646,771.83

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

R.C. Manning	A.M. Brown
President	*Treasurer*
Total Assets	121,643.79

Telephone Workers Credit Union
50 Oliver Street

Incorporated March 3, 1917

E.R. Powers	E.J. Simonian
President	*Treasurer*
Total Assets	14,148,176.93

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

Berry Aronson	Rose Murray
President	*Treasurer*
Total Assets	9,871.57

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room G-64
J.F. Kennedy Building

Incorporated August 10, 1953

W.J. Miles	J.F. Boise
President	*Treasurer*
Total Assets	173,419.07

United Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

J.A. Moakley	Mary L. Lynch
President	*Treasurer*
Total Assets	7,249,904.12

Washington Credit Union
2047 Center Street
(West Roxbury District)

Incorporated October 16, 1926

Abraham Bikofsky	H.L. Bikofsky
President	*Treasurer*
Total Assets	197,202.91

***The Witson Credit Union**
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

C. Arbing, Jr.	J.J. McCarthy
President	*Treasurer*
Total Assets	386,602.51

Zaslav Volin Credit Union
524 River Street
Mattapan

Incorporated October 26, 1926

Samuel Butkovitz	Max Nimoy
President	*Treasurer*
Total Assets	93,695.30

*Member of Mass. Credit Union Share Insurance Corporation

BRAINTREE

Walworth Credit Union
1515 Washington Street
(South Braintree District)

Incorporated March 18, 1921

.B. Platka, Jr.	J.S. Borden
resident	*Treasurer*
otal Assets	125,647.91

BRIDGEWATER

***Bridgewater Credit Union**
72 Main Street

Incorporated September 15, 1941

.G. Clark, Jr.	R.F. King
resident	*Treasurer*
otal Assets	4,836,484.93

BROCKTON

***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 10, 1930

.G. Gifford	J.O. Holden
resident	*Treasurer*
otal Assets	68,427.12

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

.A. Mullins	R.N. Tarlow
resident	*Treasurer*
otal Assets	27,155,887.78

***Brockton Brotherhood Credit Union**
115 Commercial Street

Incorporated April 1, 1936

I.J. Foster	Joseph Cohen
resident	*Treasurer*
otal Assets	5,675,349.30

***Brockton Firefighters Municipal Employ.**
City Hall

Incorporated July 27, 1934

E.L. Burrell	H.H. Stone
President	*Treasurer*
Total Assets	880,116.14

***Brockton Postal Employees Credit Union**
43 Crescent Street
Room 214

Incorporated January 5, 1923

T.E. Crowley	C.W. Ham
President	*Treasurer*
Total Assets	663,036.40

Brockton Taunton Gas Employees
Credit Union
995 Belmont Street

Incorporated October 13, 1926

E.A. Leckstrom	Doris Mackenzie
President	*Treasurer*
Total Assets	208,167.32

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J.R. Winberg	Gladys A. Swanson
President	*Treasurer*
Total Assets	820,682.80

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

A.B. Yaffe	David Silverstein
President	*Treasurer*
Total Assets	21,184,734.95

Edico Credit Union
Edison Electric Illuminating Company
of Brockton
36 Main Street

Incorporated May 29, 1936

J.E. Brothers	E.A. Holmberg
President	*Treasurer*
Total Assets	817,555.09

Brockton (continued)

***Lafayette Credit Union**
346 Centre Street

Incorporated June 23, 1938

T. Brien	L.L. LaBarre
President	*Treasurer*
Total Assets	1,471,617.00

BROOKLINE

***Blue Hill Credit Union**
429 Harvard Street

Incorporated January 3, 1921

I.L. Rudin	M.H. Finkel
President	*Treasurer*
Total Assets	25,618,639.55

***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A.A. O'Shea	J.P. Hughes
President	*Treasurer*
Total Assets	3,445,899.41

***Longwood Credit Union**
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner	Jacob Gopen
President	*Treasurer*
Total Assets	311,306.15

***Thera-Care Credit Union**
27 Harvard Street

Incorporated October 30, 1969

S.C. Wolf	H.H. Johnson
President	*Treasurer*
Total Assets	57,849.03

***Welcome Credit Union**
646 Newton Street

Incorporated September 25, 1958

Lawrence Deletetsky	H. Silevitch
President	*Treasurer*
Total Assets	209,955.70

CAMBRIDGE

***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 11, 1945

J.P. Fadden	J.A. DeVincen
President	*Treasur*
Total Assets	674,101.

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. Figuelra	M.H. Carvell
President	*Treasur*
Total Assets	2,739,706.

***Cambridge Utilities Employees Credit Union**
130 Austin Street

Incorporated January 27, 1933

D. Moore	P.A. Boisv
President	*Treasur*
Total Assets	389,979.

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

G.A. Ayer	R.A. McDona
President	*Treasur*
Total Assets	208,903.

***Darex Credit Union**
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

J.J. Lynch	T.F. Fost
President	*Treasur*
Total Assets	1,271,772.

***Elm Credit Union**
1298 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson	M.M. Is
President	*Treasur*
Total Assets	117,525.

*Member of Mass. Credit Union Share Insurance Corporation

Cambridge (continued)

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

.A. Lawton	V.H. Tarr
resident	*Treasurer*
otal Assets	8,727,685.74

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

P. Johnson	M.D. Palmerino
resident	*Treasurer*
otal Assets	135,790.24

CANTON

***555 Credit Union**
555 Turnpike Street

Incorporated June 1, 1965

. Goldberg	I.B. Cohn
resident	*Treasurer*
otal Assets	458,153.41

***Gil-Bern Employees Credit Union**
80 Brook Street

Incorporated December 1, 1970

.P. Leven	S.H. Weinstein
resident	*Treasurer*
otal Assets	79,394.41

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

.W. Pugh	Walter Avery
resident	*Treasurer*
otal Assets	241,125.18

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

H. Carpentier	L.H. Baker
resident	*Treasurer*
otal Assets	332,672.59

CHELSEA

***American Independent Credit Union**
56 Washington Avenue

Incorporated October 19, 1926

M.M. Rubin	Benjamin Glassman
President	*Treasurer*
Total Assets	117,549.18

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A.M. Gillman	Louis Spector
President	*Treasurer*
Total Assets	163,858.95

***Benjamin Franklin Credit Union**
86 Washington Street

Incorporated October 13, 1926

Jack Cohen	Benjamin Gropman
President	*Treasurer*
Total Assets	620,002.74

***Carmel Credit Union**
473 Broadway

Incorporated November 8, 1926

Isadore Cutler	Aaron Coburn
President	*Treasurer*
Total Assets	5,206,512.31

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1926

Sol Glazer	George Cashman
President	*Treasurer*
Total Assets	5,277,692.00

Congress Credit Union
4 Washington Street

Incorporated November 17, 1926

J.J. Schneider	W. Bargar
President	*Treasurer*
Total Assets	25,073.66

Chelsea (continued)

Continental Credit Union
56 Washington Avenue

Incorporated June 5, 1942

Simon Cohen	Morris Cohen
President	*Treasurer*
Total Assets	192,840.80

Gulf Boston Credit Unioin
123 Eastern Avenue

Incorporated August 5, 1940

Vacant	F.L. Barr
President	*Treasurer*
Total Assets	11,308.30

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A.N. Kaufman	Murray Banks
President	*Treasurer*
Total Assets	134,704.04

Judaean Credit Union
74 Washington Avenue

Incorporated December 13, 1926

J.J. Tutun	Hyman Silverman
President	*Treasurer*
Total Assets	76,153.48

***Ponedeler Credit Union**
172 Washington Avenue

Incorporated September 2, 1926

S.M. Kessler	Stanley Stillman
President	*Treasurer*
Total Assets	595,739.45

Walnut Credit Union
417 Broadway

Incorporated October 6, 1926

Israel Minsky	Barnet Kaplan
President	*Treasurer*
Total Assets	39,578.11

Winnisimmet Credit Union
56 Washington Avenue

Incorporated October 13, 1920

Jeremiah Kamens	M.M. Kornbli
President	*Treasur*
Total Assets	411,890.1

CHICOPEE

***Aldenville Credit Union**
710 Grattan Street
(Chicopee Falls District)

Incorporated August 18, 1939

R.R. Quintal	Francis Pi
President	*Treasur*
Total Assets	5,064,700.(

Chicopee Teachers Credit Union
High School
650 Front Street

Incorporated June 20, 1934

J. Corridan	R.P. Thivier
President	*Treasur*
Total Assets	26,227.8

***Dairy Credit Union**
80 First Avenue
(Chicopee Falls District)

Incorporated February 13, 1939

J.M. Modlish	M.H. Mikus
President	*Treasur*
Total Assets	38,756.(

F.W. Sickles Employees Credit Union
165 Front Street

Incorporated January 10, 1941

W.F. Ham	J.B. FitzGerald,
President	*Treasur*
Total Assets	767,740.

***Polish National Credit Union**
244 Exchange Street

Incorporated July 19, 1921

J.A. Nowak	A.J. Gol
President	*Treasur*
Total Assets	8,507,105.

*Member of Mass. Credit Union Share Insurance Corporation

Chicopee (continued)

***Spalding Employees Credit Union**
A.G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

E.X. Pelletier	J.J. Quirk
President	*Treasurer*
Total Assets	893,118.84

***Springfield Rendering Employees Credit Union**
2 Plainfield Street

Incorporated July 31, 1934

Stanley Munkittrick	R.J. Trembley
President	*Treasurer*
Total Assets	24,579.41

***Texeco Credit Union**
5 West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

J.A. Brouillette	F.E. Pinkos
President	*Treasurer*
Total Assets	86,484.40

***Westover Credit Union**
Westover Air Force Base

Incorporated March 25, 1968

M. Goldenberg	P.J. Phillips
President	*Treasurer*
Total Assets	7,430,619.09

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

C.S. Wilusz	W.E. Begley
President	*Treasurer*
Total Assets	841,272.72

CLINTON

***Colonial Press Credit Union**
1 Green Street

Incorporated January 24, 1942

D.C. Grivakis	J.J. Meldrum
President	*Treasurer*
Total Assets	1,451,342.87

CONCORD

G R Credit Union
General Radio Company
300 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

L.E. Johnson	Josephine A. Donato
President	*Treasurer*
Total Assets	1,784,658.37

DANVERS

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 12, 1933

R.J. Fitzpatrick	Hilda M. Fitzgerald
President	*Treasurer*
Total Assets	65,848.78

DEDHAM

***Hersey Employees Credit Union**
250 Elm Street

Incorporated June 4, 1940

J.R. Teixeira	K.E. Dee
President	*Treasurer*
Total Assets	223,794.54

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

S.E. White	Katherine Dunay
President	*Treasurer*
Total Assets	720,805.59

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

E.B. Wenners	A.J. Jacobs
President	*Treasurer*
Total Assets	36,512.98

DOUGLAS

***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J.B. Jussaume	C.E. Driscoll
President	*Treasurer*
Total Assets	834,550.03

EASTHAMPTON

***F. H. B. T. Credit Union**
25 Main Street

Incorporated September 1, 1971

R,J. McGrath	C.S. Ranno
President	*Treasurer*
Total Assets	25,508.47

EVERETT

Carmote Employees Credit Union
376 Third Street

Incorporated July 12, 1935

G.B. Kenrick	C.F. Keenan
President	*Treasurer*
Total Assets	26,539.77

***Chesterton Credit Union**
6 Ashland Street

Incorporated October 20, 1967

M.A. Villane	P.K. Whelan
President	*Treasurer*
Total Assets	138,347.51

***Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

Joseph Fisher	Henry Henken
President	*Treasurer*
Total Assets	3,281,921.62

Everett Police Credit Union
371 Broadway

Incorporated May 19, 1936

N. Covino	R.E. Knowlton
President	*Treasurer*
Total Assets	56,809.82

Garden Street Credit Union
34 Garden Street

Incorporated May 11, 1953

F. Markuns	Josephine H. Boi
President	*Treasure*
Total Assets	70,782.4

Merchemco Credit Union
Merchemco Chemical Company
1 Chemical Lane

Incorporated February 8, 1937

J.E. Graham	F.W. Enfanto, Jr
President	*Treasure*
Total Assets	743,154.1

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C.J. Murphy	E.W. Maddock
President	*Treasure*
Total Assets	60,745.8

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

F. Travalini	L.P. Bav
President	*Treasure*
Total Assets	13,762.8

FALL RIVER

Corky Row Credit Union
332 Second Street

Incorporated November 20, 1961

H.C. Nagle	Jane R. Sica
President	*Treasure*
Total Assets	351,590.8

***Fall River Municipal Employees Credit Union**
333 Milliken Boulevard

Incorporated February 6, 1930

R.E. Hennessey	E.T. Sulliv
President	*Treasur*
Total Assets	13,466,707.9

Fall River (continued)

***Fall River Postal Employees Credit Union**
Main Post Office

Incorporated April 24, 1928

M.O. Motta, *President* — W.F. Bayliss, *Treasurer*

Total Assets 401,383.59

***Kavodian Credit Union**
130 South Main Street
Hudner Building
Room 2

Incorporated July 19, 1948

B.G. Macy, *President* — Samuel Kaplan, *Treasurer*

Total Assets 120,263.26

***St. Anne's Credit Union**
286 Oliver Street

Incorporated October 10, 1957

A.J. Michaud, *President* — A.A. Dube, *Treasurer*

Total Assets 13,359,960.49

FITCHBURG

***Cleghorn Credit Union**
40 Fairmount Street

Incorporated October 24, 1928

Albert Belliveau, *President* — J.R. Morin, *Treasurer*

Total Assets 11,256,084.17

***Crobank Credit Union**
Crocker Burbank & Company, Association
545 Westminster Street

Incorporated July 29, 1936

R.F. Gilbert, *President* — R.W. Adams, *Treasurer*

Total Assets 554,244.23

***F. I. A. Credit Union**
311 Water Street

Incorporated December 10, 1953

J.D. Oliva, *President* — A. Mittola, *Treasurer*

Total Assets 531,181.98

Filestra Credit Union
Fitchburg & Leominster Street Railway
R 1427 Water Street

Incorporated May 17, 1948

R.R. Grondin, *President* — T.J. Kelly, *Treasurer*

Total Assets 6,521.87

***Fitchburg I-C Credit Union**
20 Blossom Street

Incorporated October 28, 1928

A.A. Gelinas, *President* — N.J. Boudreau, *Treasurer*

Total Assets 16,786,896.83

***Fitchburg Postal Employees Credit Union**
Post Office Building
Wallace Avenue

Incorporated February 9, 1928

E.J. Touchette, *President* — A.H. Lozeau, *Treasurer*

Total Assets 144,999.64

***Fitchco Credit Union**
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

J.J. Connors, *President* — P.H. King, *Treasurer*

Total Assets 475,237.69

***Senco Credit Union**
Sentinel Printing Company
808 Main Street

Incorporated September 10, 1929

E.G. Wellington, *President* — S.R. Percival, *Treasurer*

Total Assets 44,380.52

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

Sulo Waisanen, *President* — Sarah A. Neal, *Treasurer*

Total Assets 979,662.25

Fitchburg (continued)

***Workers Credit Union**
164 Elm Street

Incorporated April 17, 1914

E.A. Tofferi	Weikko Hill
President	*Treasurer*
Total Assets	18,588,145.00

FRAMINGHAM

D.M.C. Credit Union
Dennison Manufacturing Company
300 Howard Street

Incorporated January 19, 1917

R.E. Slamin	N.A. Moss
President	*Treasurer*
Total Assets	778,342.58

Eastern Credit Union
490 Old Connecticut Path

Incorporated February 15, 1937

H.L. Sawyer	Helen R. Jackson
President	*Treasurer*
Total Assets	93,496.82

***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

K.L. Keene	W.C. Murphy
President	*Treasurer*
Total Assets	479,916.19

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M.H. Hass	H.L. Shapiro
President	*Treasurer*
Total Assets	37,127.52

***Suburban Credit Union**
224 Union Avenue

Incorporated January 20, 1966

L.N. Fogarty	C.W. Dahlbom
President	*Treasurer*
Total Assets	19,784,370.17

FRANKLIN

***Thomson Credit Union**
Thomson-National Press Company
Dean Avenue

Incorporated April 30, 1954

Marino Turinese	M. Sero
President	*Treasure*
Total As[illegible]	64,382.2[illegible]

GARDNER

***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

J. Goguen	Bertram LaChanc
President	*Treasure*
Total Assets	9,083,308.9

***Gardner Polish-American Credit Union**
313 Pleasant Street

Incorporated January 9, 1952

A. Safka	L.H. Sprin
President	*Treasure*
Total Assets	1,397,464.8

GLOUCESTER

Gloucester Credit Union
335 Main Street

Incorporated March 4, 1927

Leo Alper	Robert Krame
President	*Treasure*
Total Assets	41,347.5

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 10, 1938

E.F. Greenwood	W.L. Bradl
President	*Treasur*
Total Assets	60,497.8

*Member of Mass. Credit Union Share Insurance Corporation

Gloucester (continued)

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

J.W. Hartford	G.E. Carr
President	*Treasurer*
Total Assets	215,943.89

GRAFTON

***Grafton Suburban Credit Union**
Grafton Shoppers Mart
(North Grafton District)

Incorporated May 19, 1966

Leonard Leofanti	C.N. Bolack
President	*Treasurer*
Total Assets	1,738,558.95

GRANBY

***Granby Credit Union**
5 Corners

Incorporated May 17, 1966

R.N. Monat	H.D. Ranger
President	*Treasurer*
Total Assets	302,906.65

GREENFIELD

***G.T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated March 20, 1930

E.R. Graves	Jessie B. Cullen
President	*Treasurer*
Total Assets	293,768.58

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H.R. Kisloski	G.K. Burgess
President	*Treasurer*
Total Assets	252,466.05

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Townsend Road
(West Groton District)

Incorporated December 28, 1939

R.J. Lurvey	J.H. Loring, II
President	*Treasurer*
Total Assets	83,167.63

***Nashoba Credit Union**
Main Street

Incorporated September 1, 1953

H.H. Sargent	R.H. Whitehill
President	*Treasurer*
Total Assets	661,446.42

HAVERHILL

Haverhill Credit Union
26 Main Street

Incorporated November 1, 1926

M. Wiseberg	Max Jacobs
President	*Treasurer*
Total Assets	31,056.76

Haverhill Fire Department
Credit Union
131 Water Street

Incorporated August 5, 1933

H.F. Perrone	L.E. Montibello
President	*Treasurer*
Total Assets	391,974.05

***Haverhill Italian American Credit Union**
20 Washington Street

Incorporated July 14, 1934

Armando Bologna	A.J. Basso
President	*Treasurer*
Total Assets	2,369,971.13

***Haverhill Municipal Emp.**
Room 14, City Hall

Incorporated October 2, 1968

P.D. Fitzgerald	D.T. Kelliher
President	*Treasurer*
Total Assets	81,335.78

Haverhill (continued)

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

R.D. Sullivan	G.A. Florent
President	*Treasurer*
Total Assets	46,310.30

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G.A. Mooshian	G.M. Gogas
President	*Treasurer*
Total Assets	82,234.50

***Haverhill Teachers Credit Union**
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E.V. Sasso	D.K. Poole
President	*Treasurer*
Total Assets	709,812.37

M E E C Employees Credit Union
161 Water Street

Incorporated October 2, 1958

A.J. Cahill	W.J. Hart
President	*Treasurer*
Total Assets	65,612.16

HOLYOKE

***Holyoke Credit Union**
215 High Street

Incorporated September 7, 1911

O.A. Bail	C.E. Goddu
President	*Treasurer*
Total Assets	1,140,146.44

***Holyoke Municipal Employees Credit Union**
206 Maple Street

Incorporated December 19, 1930

S.E. L'Esperance	B.F. Kennedy
President	*Treasurer*
Total Assets	1,056,399.99

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

W.F. Dowdall	M.F. Sullivan
President	*Treasurer*
Total Assets	120,331.93

***Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

J.F. Hanna	T.J. O'Connor
President	*Treasurer*
Total Assets	17,342.37

***Main Street Credit Union**
309 Main Street

Incorporated July 1, 1965

Vacant	M.W. Metras
President	*Treasurer*
Total Assets	125,418.44

***Nablanko Credit Union**
National Blank Book Company, Inc.
1 Water Street

Incorporated August 5, 1935

Adelard Fournier	J.E. Chenaille
President	*Treasurer*
Total Assets	577,503.50

***Scottie Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P.D. Tuttle	E. Krzanowsk
President	*Treasurer*
Total Assets	317,386.89

HUDSON

***Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

J.P. Donovan	J.K. Carter
President	*Treasurer*
Total Assets	363,060.02

*Member of Mass. Credit Union Share Insurance Corporation

LAWRENCE

Elgasco Credit Union
1100 Turnpike

Incorporated November 6, 1940

T.A. Fay	J.V. Knightly
President	*Treasurer*
Total Assets	405,827.14

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein	R.R. Dean
President	*Treasurer*
Total Assets	1,641,339.54

***Lawrence Firefighters Municipal Credit Union**
200 Common Street

Incorporated July 13, 1950

L.P. Smith	R.L. Lacey
President	*Treasurer*
Total Assets	731,687.00

Lawrence Modern Credit Union
90 Broadway

Incorporated September 25, 1926

Arthur S. Sobil	H.M. Schwartz
President	*Treasurer*
Total Assets	92,754.16

Lawrence Postal Employees Credit Union
431 Common Street

Incorporated February 4, 1929

John Apkarian, Jr.	W.F. Ford
President	*Treasurer*
Total Assets	104,669.36

***Lawrence Teachers Credit Union**
Lawrence High School

Incorporated March 30, 1934

B.J. Kiernan	E.F. Glynn
President	*Treasurer*
Total Assets	236,330.98

***Marconi Credit Union**
160 Common Street

Incorporated May 31, 1939

A A. Buco	M.T. Stella
President	*Treasurer*
Total Assets	660,538.72

LEOMINSTER

Doyle Works Credit Union
511 Lancaster Street

Incorporated August 8, 1932

J.M. Peralta, Jr.	J. Cicala
President	*Treasurer*
Total Assets	119,557.80

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

L. Carrescia	J.J. Tata
President	*Treasurer*
Total Assets	5,622,241.32

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L.F. Cloutier	R.V. Kennedy
President	*Treasurer*
Total Assets	3,329,473.70

LOWELL

Highland Credit Union
8 Merrimack Street

Incorporated November 6, 1926

Joseph Bernstein	S.L. Rindler
President	*Treasurer*
Total Assets	161,490.95

***Ideal Credit Union**
174 Central Street

Incorporated November 8, 1926

C. Zeidman	F.S. Gerber
President	*Treasurer*
Total Assets	173,458.38

Lowell (continued)

***Jeanne d' Arc Credit Union**
666 Merrimack Street

Incorporated December 27, 1911

H.W. Bourgeois	R.J. Boisvert
President	*Treasurer*
Total Assets	13,663,786.08

Lowell Credit Union
8 Merrimack Street

Incorporated October 2, 1926

Benjamin Sandler	L.R. Marmer
President	*Treasurer*
Total Assets	155,078.57

***Lowell Electric Light Employees Credit Union**
107 Perry Street

Incorporated February 24, 1941

R.F. Souza	K.A. Grimm
President	*Treasurer*
Total Assets	285,093.40

Lowell Firefighters Credit Union
Ladder 1
739 Lawrence Street

Incorporated December 8, 1936

J.D. McLaughlin	J.G. O'Brien
President	*Treasurer*
Total Assets	769,942.84

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

T.T. Poulios	J.T. Weldon
President	*Treasurer*
Total Assets	92,007.28

***Lowell Sun Employees Credit Union**
15 Kearney Street

Incorporated April 21, 1967

J. Skehan	N.R. Hebert
President	*Treasurer*
Total Assets	84,164.74

***Northern Massachusetts Telephone Workers Credit Union**
646 Chelmsford Street

Incorporated November 8, 1922

A.L. Crowley	E.F. Scullin
President	*Treasurer*
Total Assets	3,923,968.73

LYNN

***Brotherhood Credit Union**
11 Mount Vernon Street

Incorporated April 23, 1934

Arthur Levine	Sam Sherman
President	*Treasurer*
Total Assets	9,113,066.56

***Community Credit Union**
594 Essex Street

Incorporated August 24, 1955

Louis Demakes	P.N. Scangas
President	*Treasurer*
Total Assets	2,830,117.38

General Electric River Works Employees Credit Union
1110 Western Avenue

Incorporated February 13, 1936

G. Anderson	M.A. Pettee
President	*Treasurer*
Total Assets	8,420,638.77

***Labor Circle Credit Union**
90 Silsbee Street

Incorporated July 23, 1912

Max Woolfson	Aaron Seligman
President	*Treasurer*
Total Assets	384,586.17

***Lynn Credit Union**
85 Lewis Street

Incorporated October 2, 1926

Louis Litvack	Joseph Freedman
President	*Treasurer*
Total Assets	641,734.05

*Member of Mass. Credit Union Share Insurance Corporation

Lynn (continued)

Lynn Municipal Employees Credit Union
Room 302, City Hall

Incorporated June 10, 1940

L.J. Murphy, *President* — J.J. Starratt, *Treasurer*

Total Assets 133,692.29

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J.E. Peterson, *President* — Salvatore Tuminelli, *Treasurer*

Total Assets 336,214.65

Lynn Postal District Employees Credit Union
Post Office Building
51 Willow Street

Incorporated October 2, 1926

W.A. Studley, *President* — L.A. Kennedy, *Treasurer*

Total Assets 332,966.05

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

M. Healey, *President* — R.O. Poor, *Treasurer*

Total Assets 159,049.02

***St. Jean Baptiste Credit Union**
527 Western Avenue

Incorporated September 29, 1910

C.E. Comeau, *President* — R.O. Bachand, *Treasurer*

Total Assets 4,044,038.56

***West Lynn G.E. Employees Credit Union**
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

S.L. Edmunds, *President* — G.W. Friberg, *Treasurer*

Total Assets 1,291,314.79

MALDEN

Bell Rock Credit Union
271A Salem Street

Incorporated May 28, 1945

C.M. Ross, *President* — Max Baer, *Treasurer*

Total Assets 58,099.72

***Malden City Employees Credit Union**
476 Main Street

Incorporated June 1, 1943

J. Bartlett, *President* — R.J. Mallon, *Treasurer*

Total Assets 1,190,269.77

***New England Electric System Employees Credit Union**
157 Pleasant Street

Incorporated August 7, 1929

P.J. Cutrone, *President* — W.J. Kerrigan, *Treasurer*

Total Assets 2,586,459.76

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

Arthur Gorsun, *President* — Philip Isenman, *Treasurer*

Total Assets 10,264,459.78

MANSFIELD

***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H.A. Patriquin, *President* — B.B. Fuller, *Treasurer*

Total Assets 2,641,732.32

MARBLEHEAD

***Marblehead Credit Union**
35 School Street

Incorporated June 27, 1932

R.C. Peach, *President* — R.W. Carlton, *Treasurer*

Total Assets 91,536.04

MARLBORO

St. Mary's Parish Credit Union
516 Lincoln Street

Incorporated July 9, 1913

R.J. Gadbois	C.O. Avery
President	*Treasurer*
Total Assets	133,042.08

MAYNARD

***Maynard Consumers Credit Union**
39A Main Street

Incorporated July 12, 1948

L.A. Florio	Martha K. Weckstrom
President	*Treasurer*
Total Assets	731,700.34

MEDFORD

***Medford Municipal Employees Credit Union**
Room 200, City Hall

Incorporated June 1, 1937

W.G. McDonald	E.C. Babcock
President	*Treasurer*
Total Assets	594,476.97

***Mystic Credit Union**
162 Mystic Avenue

Incorporated August 17, 1964

H.J. Trabucco	I. Alexander
President	*Treasurer*
Total Assets	25,987.32

MEDWAY

Medway Credit Union
73 Village Street

Incorporated February 27, 1927

S. Petnov	Samuel Liss
President	*Treasurer*
Total Assets	51,124.23

MILFORD

Milford Credit Union
49 Pine Street

Incorporated April 28, 1927

Philip Brilliant	Max Karalitz
President	*Treasurer*
Total Assets	12,214.23

MILLBURY

***High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated April 1, 1941

K.F. Landry	G.F. Wade
President	*Treasurer*
Total Assets	657,967.10

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

R.L. LeClare	R.N. Kenary
President	*Treasurer*
Total Assets	10,491,808.9?

MILTON

***Damon Credit Union**
9 Thatcher Street

Incorporated January 19, 1967

A. Franklin	O.L. Davidson
President	*Treasure*
Total Assets	6,142.10

NATICK

***Gateway Credit Union**
25 Main Street

Incorporated May 7, 1966

M. Perlman	O. Lucille Loan
President	*Treasure*
Total Assets	1,178,320.2

*Member of Mass. Credit Union Share Insurance Corporation

NEW BEDFORD

Aerovox Employees Credit Union
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

G.M. Dabrowski, *President* — H.L. Mohel, *Treasurer*

Total Assets 212,713.60

***Citizens Credit Union**
256 Union Street

Incorporated November 27, 1937

R. Eisenberg, *President* — Barbara M.W. Silva, *Treasurer*

Total Assets 8,681,754.56

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J.P. Coury, *President* — C.H. Wardwell, *Treasurer*

Total Assets 829,403.27

New Bedford Gas & Edison Light Company Employees Credit Union
158 MacArthur Drive

Incorporated May 14, 1926

L.E. Johnson, *President* — R.E. Nolan, *Treasurer*

Total Assets 991,449,69

***New Bedford Municipal Employees Credit Union**
868 Pleasant Street

Incorporated November 17, 1932

P.E. Marshall, *President* — S.A. Mitchell, *Treasurer*

Total Assets 2,323,172.98

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W.A. Murphy, *President* — J.W. Connulty, *Treasurer*

Total Assets 93,654.61

***Revere Copper & Brass Employees Credit Union**
24 North Front Street

Incorporated April 9, 1937

L.B. Hathaway, *President* — William Higgins, Jr., *Treasurer*

Total Assets 1,000,363.71

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 11, 1911

H.E. Thivierge, *President* — Ulysse Auger, *Treasurer*

Total Assets 1,642,313.48

***St. Josephs Credit Union**
1832 Acushnet Avenue

Incorporated February 5, 1971

G.A. Roy, *President* — H.S. Desrosiers, *Treasurer*

Total Assets 391,236.86

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C.B. Ellis, *President* — E.J. Walsh, *Treasurer*

Total Assets 3,166,446.73

***U-Strayco Credit Union**
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

J.M. Ribeiro, *President* — H.M. Miller, *Treasurer*

Total Assets 199,730.24

NEWBURYPORT

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

H.P. Short, *President* — J.W. Rogers, *Treasurer*

Total Assets 136,817.11

NEWTON

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

M.J. Kiley	W.H. Fitzgerald
President	*Treasurer*
Total Assets	133,078.07

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M.B. Gradone	R. Chalmers
President	*Treasurer*
Total Assets	48,326.34

NORTH ADAMS

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

L. Scalise	B.B. Christiansen
President	*Treasurer*
Total Assets	3,254,058.98

NORTH ANDOVER

***North Andover Municipal Credit Union**
124 Main Street

Incorporated January 23, 1967

R.A. Fountain	P.H. Martin
President	*Treasurer*
Total Assets	62,820.06

NORTHBRIDGE

***W.M.W. Credit Union**
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

J.C. Onanian	R.W. Beaudoin
President	*Treasurer*
Total Assets	1,547,190.88

NORTON

***Fernandes Employees Credit Union**
Fernandes Super Markets, Inc.
380 South Worcester Street

Incorporated July 15, 1963

J.J. Seaberg	A.L. Antunes
President	*Treasurer*
Total Assets	617,985.48

NORWOOD

***M and N Employees Credit Union**
65 Nahatan Street

Incorporated July 27, 1958

J.B. Kramer	R.D. Mahoney
President	*Treasurer*
Total Assets	187,755.34

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 18, 1934

R.C. Fox	W.P. Kenny
President	*Treasurer*
Total Assets	65,019.69

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

A.D. Richards	C.C. Parsons
President	*Treasurer*
Total Assets	264,580.36

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J.A. Tepper	L.E. McKellick
President	*Treasurer*
Total Assets	1,247,359.78

*Member of Mass. Credit Union Share Insurance Corporation

PALMER

Elco Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

W.C. Reim	A.T. Minns
President	*Treasurer*
Total Assets	253,695.33

***General Package Credit Union**
Diamond National Corp.
Church Street

Incorporated September 27, 1957

J.C. Radowicz	E.M. Yule
President	*Treasurer*
Total Assets	272,376.20

PEABODY

***A.C. Lawrence Employees Credit Union**
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck	W.G. Noonan
President	*Treasurer*
Total Assets	639,106.37

***Hellenic Credit Union**
116 Main Street

Incorporated July 8, 1938

C.M. Zolotas	M.C. Lignos
President	*Treasurer*
Total Assets	17,812,009.37

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

R.A. Mello	A.R. Faria
President	*Treasurer*
Total Assets	1,015,481.39

***Peabody Credit Union**
12 Peabody Square

Incorporated September 29, 1965

W.S. Gianarelos	C.J. Decoulos
President	*Treasurer*
Total Assets	1,148,689.60

Popular Credit Union
5 Washington Street

Incorporated November 12, 1912

S. Tanzer	I. Edelstein
President	*Treasurer*
Total Assets	49,792.63

PITTSFIELD

***B.C.L. Credit Union**
290 Merrill Road

Incorporated June 2, 1969

D.D. Soule	R.A. Bartlett
President	*Treasurer*
Total Assets	425,887.61

***Berkshire Credit Union**
235 East Street

Incorporated May 11, 1927

G.R. Phillips	I. Mindlin
President	*Treasurer*
Total Assets	156,491.93

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

J.E. Cancilla	A.L. Owens
President	*Treasurer*
Total Assets	78,259.74

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 14, 1961

B. Rodrigues	Rose Bramer
President	*Treasurer*
Total Assets	228,375.64

***Pittsfield G.E. Employees Credit Union**
75 Kellogg Street

Incorporated January 4, 1935

J.W. Collins	P.C. Theilig
President	*Treasurer*
Total Assets	12,452,581.25

Pittsfield (continued)

Pittsfield Postal Employees Credit Union
212 Fenn Street

Incorporated February 23, 1928

H.A. Blair	J.R. Mazzer
President	*Treasurer*
Total Assets	128,356.35

Pittsfield Teachers Credit Union
Fenn Street
P.O. Box 554

Incorporated May 17, 1939

J.P. Leahy	A.W. Harvey
President	*Treasurer*
Total Assets	614,618.84

QUINCY

***Pneumatic Credit Union**
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H.A. Paul, Jr.	Shirley J. Konrad
President	*Treasurer*
Total Assets	1,390,436.25

***Quincy Municipal Credit Union**
1120 Hancock Street

Incorporated August 4, 1937

S. James	R.J. Barry
President	*Treasurer*
Total Assets	2,190,522.73

***Quinwey Credit Union**
186 Main Street

Incorporated June 5, 1950

L.A. Cahill	J.W. Gunville
President	*Treasurer*
Total Assets	574,686.09

***Wollaston Credit Union**
651 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W.A. Anderson	Milton Bille
President	*Treasure*
Total Assets	3,688,533.0

RANDOLPH

Dunkin Donuts Credit Union
Industrial Luncheon Service
Pacella Drive

Incorporated January 4, 1951

I. Eison	Gilbert Rosenbe
President	*Treasur*
Total Assets	56,897.4

***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

R.E. Lavalle	J.W. Marot
President	*Treasur*
Total Assets	1,784,687.(

REVERE

***Revere Firefighters Credit Union**
400 Broadway

Incorporated May 15, 1957

R.A. Lanzo	E.J. Ceru
President	*Treasur*
Total Assets	158,754.9

***Shirley Credit Union**
1 Orr Square

Incorporated November 13, 1952

Charles Ginesky	Sidney Dubchansl
President	*Treasur*
Total Assets	4,088,477.5

*Member of Mass. Credit Union Share Insurance Corporation

ROCKLAND

***Rockland Credit Union**
241 Union Street
(Branch) Washington St., Hanover

Incorporated January 23, 1922

braham Lelyveld	J.V. Forti
resident	*Treasurer*
otal Assets	44,624,570.47

SALEM

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

.J. Dionne	J.A. Foisy
resident	*Treasurer*
otal Assets	5,089,045.99

Salem Credit Union
104 Washington Street
Room 207

Incorporated May 16, 1913

avid Berman	Harry Foster
resident	*Treasurer*
otal Assets	145,287.48

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

rimo Pasquinelli	Domenico Mizzi
resident	*Treasurer*
otal Assets	228,722.29

Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

.P. Kelleher	B.G. Frizzell
resident	*Treasurer*
otal Assets	3,080,128.00

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

P.C. Huggins	J.V. Spencer
President	*Treasurer*
Total Assets	2,409,982.12

SHARON

***Sharon Credit Union**
10 Billings Street

Incorporated April 26, 1956

L. Sweet	Irving Glaser
President	*Treasurer*
Total Assets	4,685,867.08

SHIRLEY

Sampson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V.H. Griffin	A.S. Thomas
President	*Treasurer*
Total Assets	17,656.61

SOMERSET

***Somerset Credit Union**
740 County Street

Incorporated July 29, 1936

D.S. Rothwell	O.C. Perry, Jr.
President	*Treasurer*
Total Assets	4,913,030.52

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated October 7, 1953

M.J. Balboni	F.N. Babb
President	*Treasurer*
Total Assets	28,096.17

Somerville (continued)

***The Porter Employees Credit Union**
74 Foley Street

Incorporated May 31, 1956

S.A. White, Jr.	J.J. Adamo
President	*Treasurer*
Total Assets	165,161.60

***Swift Employees Credit Union**
7 Medford Street

Incorporated May 15, 1959

E. Kenney	Edward Azar
President	*Treasurer*
Total Assets	128,082.33

SOUTHBRIDGE

***Southbridge Credit Union**
Main & Elm Streets

Incorporated March 8, 1939

Dr. Ralph R. Racicot	R.A. Dion
President	*Treasurer*
Total Assets	6,947,330.01

SPRINGFIELD

***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

R.G. Paquette	R.G. Mansur
President	*Treasurer*
Total Assets	3,091,487.66

***Buxton Employees Credit Union**
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

P.J. Valliancourt	Marilyn M. Dumais
President	*Treasurer*
Total Assets	1,346,165.80

***Casa Credit Union**
11 Morgan Street

Incorporated December 18, 1964

B. Rivera	Luis A. Escoba
President	*Treasure*
Total Assets	96,104.1

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C.A. McCurry	E.C. Brunell
President	*Treasure*
Total Assets	3,028,571.9

***Cheney Bigelow Credit Union**
417 Liberty Street

Incorporated July 3, 1929

A.W. Cowles	L.E. Carc
President	*Treasur*
Total Assets	124,562.8

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J.P. McCarthy, Jr.	J.C. Anders
President	*Treasur*
Total Assets	1,802,546.

***Community Credit Union**
30 Eastern Avenue

Incorporated April 17, 1966

C. Crawford	F. Gu
President	*Treasu*
Total Assets	5,086.

***Diamond Match Employees Credit Uni**
125 Paridon Street

Incorporated November 6, 1940

P. Penna	A.M. Eis
President	*Treasu*
Total Assets	193,556.

Springfield (continued)

***Embeco Credit Union**
443 Shaker Road

Incorporated September 17, 1954

R.L. Cobb, *President* — A.J. Yodlowski, *Treasurer*

Total Assets 716,187.32

***Farmco Employees Credit Union**
310 State Street

Incorporated June 12, 1934

E. Knight, *President* — S.P. Maslak, *Treasurer*

Total Assets 167,272.67

***Kelko Credit Union**
U.S. Envelope Company
Springfield Envelope Plant
311 Industrial Avenue

Incorporated March 6, 1941

G.C. Burridge, *President* — C. Fortin, *Treasurer*

Total Assets 1,089,031.01

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later, *President* — Jack Smith, *Treasurer*

Total Assets 56,578.23

Massachusetts Mutual Employees Credit Union
1295 State Street

Incorporated June 28, 1962

H.H. Frisbie, *President* — M.H. Bennett, *Treasurer*

Total Assets 4,244,655.53

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A.R. Tetrault, *President* — D.J. Jenkinson, *Treasurer*

Total Assets 706,103.45

***Monsanto Employees Credit Union**
730 Worcester Street
(Indian Orchard District)

Incorporated November 12, 1937

A.P. Kielbania, *President* — E.L. Rich, *Treasurer*

Total Assets 6,560,928.57

***Setco Credit Union**
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M.M. Emirzian, *President* — L.G. Read, *Treasurer*

Total Assets 158,033.47

***Spasco Credit Union**
600 Berkshire Avenue

Incorporated November 8, 1962

R. Mainville, *President* — W. Hastings, *Treasurer*

Total Assets 91,734.75

***Springfield Credit Union**
265 Dwight Street

Incorporated February 2, 1965

D.G. Dick, *President* — Armand G. Dimauro, *Treasurer*

Total Assets 3,124,234.62

***Springfield Franco-American Credit Union**
515 Belmont Avenue

Incorporated February 20, 1930

A.J. Bourbeau, *President* — Claire Valentine, *Treasurer*

Total Assets 434,007.93

***Springfield, Mass. Municipal Employees Credit Union**
149 State Street

Incorporated March 2, 1927

D.F. Connelly, *President* — E.F. Kober, *Treasurer*

Total Assets 4,389,941.11

Springfield (continued)

***Springfield, Mass. Post Office Employees Credit Union**
1883 Main Street

Incorporated April 27, 1923

C.E. Souliere	M.P. Wall
President	*Treasurer*
Total Assets	1,191,611.55

***Springfield Street Railway Employees Credit Union**
2766 Main Street

Incorporated November 6, 1926

B.R. Paci	H.S. Valliere
President	*Treasurer*
Total Assets	603,062.60

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated June 20, 1929

R.D. Garvey	A.J. Serafino, Jr.
President	*Treasurer*
Total Assets	2,894,651.17

***Western Massachusetts Telephone Workers Credit Union**
295 Worthington Street

Incorporated July 20, 1922

J.D. Dwyer	G.V. Kilbride
President	*Treasurer*
Total Assets	8,957,518.75

SWANSEA

***Swansea Credit Union**
267 Ocean Grove Avenue

Incorporated May 17, 1968

M.F. Miga	H.J. Dion
President	*Treasurer*
Total Assets	888,406.66

TAUNTON

Adams Post Credit Union
82 Ingell Street

Incorporated June 3, 1933

Gilbert F. Simmons	J.J. Alde
President	*Treasure*
Total Assets	67,213,0

***Adayco Credit Union**
175 West Water Street

Incorporated May 19, 1965

M. Oliveira	Lydwina Marsha
President	*Treasure*
Total Assets	51,081.4

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 28, 1928

J.C. McMorrow	S.J. Skwart
President	*Treasure*
Total Assets	65,000.9

TEWKSBURY

Corenco Employees Credit Union
Consolidated Rendering Company
525 Woburn Street

Incorporated May 25, 1934

D.B. Hanson	C.H. Howa
President	*Treasur*
Total Assets	5,263.8

WAKEFIELD

***Amlico Credit Union**
American Mutual Liability Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

H.W. Converse	R.T. Murr
President	*Treasur*
Total Assets	805,540.

*Member of Mass. Credit Union Share Insurance Corporation

Wakefield (continued)

L.B. Evans Employees Credit Union
37 Water Street

Incorporated June 28, 1939

D.P. Hinds, *President* — K.T. Diamond, *Treasurer*

Total Assets 168,975.51

WALPOLE

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

C.W. Cobb, *President* — Mary E. Moylan, *Treasurer*

Total Assets 5,351,182.06

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour, *President* — T.S. Kaiser, *Treasurer*

Total Assets 144,138.72

WALTHAM

***Grover Cronin Credit Union**
223 Moody Street

Incorporated October 28, 1944

P.M. Larkin, *President* — Mary A. Conlon, *Treasurer*

Total Assets 1,053,331.45

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R.J. Breslin, *President* — L.M. Noonan, *Treasurer*

Total Assets 331,222.70

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P.L. Gatchell, *President* — Carl Dentler, *Treasurer*

Total Assets 17,499,207.34

***Tyco Employees Credit Union**
16 Hickory Drive

Incorporated May 4, 1970

F.W. Courage, *President* — A. Walitt, *Treasurer*

Total Assets 86,421.31

***Waltham Municipal Employees Credit Union**
175 Lexington Street

Incorporated June 29, 1949

J.A. Burke, *President* — P.B. O'Mara, *Treasurer*

Total Assets 426,565.09

WATERTOWN

***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

Louis Anzalone, *President* — F.J. Cusick, Jr., *Treasurer*

Total Assets 590,440.56

Ionics Credit Union
65 Grove Street

Incorporated November 1, 1971

F.B. Leitz, *President* — J.R. Bird, *Treasurer*

Total Assets 26,437.62

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 12, 1934

J.P. Barnes, *President* — J.J. Sheehan, *Treasurer*

Total Assets 1,461,214.10

*Member of Mass. Credit Union Share Insurance Corporation

WEBSTER

***Webster Credit Union**
1 No. Main Street

Incorporated January 20, 1928

C.H. Sczepanski	J.F. Mackowiak
President	*Treasurer*
Total Assets	17,972,187.05

WELLESLEY

***Boston Shell Credit Union**
Shell Oil Company
55 William Street

Incorporated January 14, 1942

D.N. Antonucci	C.A. Burke
President	*Treasurer*
Total Assets	271,179.20

WESTWOOD

***Westwood Credit Union**
27 Greenacre Road

Incorporated August 11, 1949

H.P. McLaren	R.D. Randall
President	*Treasurer*
Total Assets	409,479.41

WESTFIELD

***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J.J. Hibert	R.B. Huntoon
President	*Treasurer*
Total Assets	516,431.67

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

W. Donnelly	G.H. Fitch
President	*Treasurer*
Total Assets	2,377,675.76

Westfield Polish-American Credit Union
33 Elm Street

Incorporated February 7, 1946

C.F. Sadowski	Rose M. Mulvenn
President	*Treasure*
Total Assets	16,239.0

WEST SPRINGFIELD

***General Fibre Employees Credit Union**
Circuit Avenue

Incorporated November 6, 1944

E.D. Mattera	P.C. MacDonal
President	*Treasure*
Total Assets	304,952.9

***John H. Breck Employees Credit Union**
121 Lowell Street

Incorporated March 4, 1947

E. Foley	E.G. Perla
President	*Treasure*
Total Assets	502,797.3

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Frederick Jones	E.J. Murph
President	*Treasure*
Total Assets	17,888.4

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated September 21, 1923

H.W. Johnson	C.E. Warburto
President	*Treasure*
Total Assets	3,480,222.1

WICO Employees Credit Union
Wico Electric Company
42 Progress Avenue

Incorporated August 3, 1940

E.A. Benjamin	L. Eng
President	*Treasure*
Total Assets	215,469.9

*Member of Mass. Credit Union Share Insurance Corporation

WEYMOUTH

***Weymouth Town Employees Credit Union**
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen	Mary E. Moore
President	*Treasurer*
Total Assets	969,276.17

WINCHENDON

***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

P.J. Dufault	Vincent Buckley
President	*Treasurer*
Total Assets	851,510.45

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

M. Cherenson	Michael Skolnick
President	*Treasurer*
Total Assets	180,996.26

WOBURN

***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L.T. Orsillo	A.A. King
President	*Treasurer*
Total Assets	877,683.61

WORCESTER

***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

J. Salmon	W.J. Leszcyznski
President	*Treasurer*
Total Assets	307,733.90

***Central Massachusetts Telephone Workers Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W.J. McGrath	J.F. Handlin
President	*Treasurer*
Total Assets	1,886,443.05

***Craftsman Credit Union**
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

A.T. Battista	Bruce MacDougall
President	*Treasurer*
Total Assets	96,040.83

***John Bath Employees Credit Union**
10 Main Street

Incorporated March 9, 1948

N.J. Silvestris	R.S. Kemp
President	*Treasurer*
Total Assets	67,121.23

Jonsteel Credit Union
Johnson Steel & Wire Company, Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E.C. Swenson	R.J. Reynolds
President	*Treasurer*
Total Assets	213,534.34

Moulded Plastics Credit Union
9 Plastics Street

Incorporated January 19, 1942

F.L. Graham	L.R. Ginga
President	*Treasurer*
Total Assets	13,386.57

Worcester (continued)

***Norton Credit Union**
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R.H. Hunter, *President* — G.S. Williams, Jr., *Treasurer*

Total Assets 804,517.56

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V.R. Faucher, *President* — T.T. Mattus, *Treasurer*

Total Assets 2,040,623.63

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W.A. Hobbs, *President* — D.F. Gribbons, *Treasurer*

Total Assets 423,890.49

***Worcester Gas Light Employees Credit Union**
25 Quinsigamond Avenue

Incorporated July 27, 1934

M.E. Rugg, *President* — R.M. Johnson, *Treasurer*

Total Assets 301,958.52

***Worcester Municipal Employees Credit Union**
20 Irving Street

Incorporated March 2, 1934

J.J. Simpson, Jr., *President* — T.M. Wickman, *Treasurer*

Total Assets 1,132,738.11

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C.T. Peterson, *President* — C.J. Zimkiewicz, *Treasurer*

Total Assets 220,086.55

***Worcester Postal Credit Union**
4 East Central Street

Incorporated December 9, 1926

J.J. Foley, *President* — D.F. Kelly, *Treasurer*

Total Assets 494,050.58

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian, *President* — Walter Misilo, *Treasurer*

Total Assets 23,452.69

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

R.E. Doherty, *President* — J.S. Borko, *Treasurer*

Total Assets 144,183.28

*Member of Mass. Credit Union Share Insurance Corporation

ABSTRACTS OF THE ANNUAL REPORTS

OF

CREDIT UNIONS

ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,

SHOWING

PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS

AND OTHER INFORMATION

AS OF

THE CLOSE OF BUSINESS — OCTOBER 31, 1971

	ACTON	ACUSHNET	AMESBURY	ANDOVER	ASHLAND	ATHOL	ATTLEBORO		AUBURN	BARRE	BEDFORD	
ASSETS	ALI	Acushnet Process Employees	Amesbury Franco-American	Hu-House	Fenwal	Athol	Sisalkraft	Sturdy	Lodding Employees	Barwolco	Mitre	
Cash in Banks	7,870.45	45,056.40	8,411.95	2,499.49	4,663.28	133,662.29	22,817.01	10,823.28	16,124.50	13,593.96	64,542.52	
Cash on Hand			9,744.74		700.00	39,500.00	897.08		5.00		250.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		167,148.00			225,093.75	1,306,734.25					326,646.94	
Central Credit Union Fund, Inc.	16,279.47		123,371.66			20,000.00			73.29	17,755.50	87,602.89	
Personal Loans	61,188.33	591,144.89	1,063,579.76	4,449.24	231,999.90	1,451,825.32	260,689.31	122,687.55	87,265.55	52,872.22	1,593,058.43	
FHA Title I											237,027.75	
Real Estate Loans			1,045,378.04			2,004,491.42	72,589.55			54,977.48		
Home Improvement Loans			172,153.84								13,047.53	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		428,139.82	70,825.00		200,343.75	1,979,710.29			50,000.00		1,051,261.59	
Bank Stocks		25,675.52			26,059.58	684,246.52				16,062.65	98,736.95	
Insurance Stocks						22,008.88						
Certificates of Deposit			130,000.00									
Shares in Co-operative Banks			15,059.65			19,800.00	16,136.00			59,262.28		
Shares in Federal Savings & Loan Assoc.										20,885.84		
Deposits in Savings Banks		245,519.38	903.70		25,888.89	24,000.00	21,197.35	10,421.02		101,828.77	245,406.09	
Assessment by Mass. Credit Union Share Ins.	928.30	12,238.08	1.00	67.40	5,625.47	43,586.07		998.12	1,210.30	3,240.72		
Furniture & Fixtures	80.00	3,863.03	4,985.59		4,159.47	7,927.69	607.08			2,256.28	1,253.90	
Bank Building			52,752.19									
Leasehold Improvements			1,458.38			986.26						
Other			855.05		121.85	8,023.45	696.62		2,113.33		30,226.93	
TOTAL	86,346.55	1,518,785.12	2,699,480.55	7,016.13	724,655.94	7,746,502.44	395,630.00	144,929.97	156,791.97	342,735.70	3,749,061.52	
LIABILITIES												
Shares	77,777.70	1,397,557.08	2,364,395.86	6,160.35	671,272.41	6,681,429.43	336,320.60	125,890.64	128,919.19	274,059.52	3,371,562.95	
Deposits			915.78									
All Club Accounts			12,401.00			28,579.65						
Guaranty Fund	3,794.29	93,866.54	93,952.92	97.82	27,767.99	441,414.72	35,232.34	1,100.17	9,339.40	30,285.35	84,907.89	
Reserve Fund		9,049.27	65,949.93	10.00	3,681.83		8,818.70	4,437.24		7,646.94	50,266.67	
Undivided Earnings	2,439.04	5,612.23	187.24	584.38	10,242.11	319,696.69	1,421.83	1,966.79	5,828.34	9,960.05		
Interim Income	2,325.12		75,404.34	95.09	5,051.29	219,848.21	11,650.67	9,743.75	4,430.86	16,049.92	57,350.41	
Unearned Interest					6,370.43				7,100.00		78,390.86	
Notes Payable												
Suspense			148.76				17.40	535.24			1,364.11	
Due Mortgagors			960.01									
Borrowers Accumulation for Taxes			71,970.73			46,532.26				2,686.85		
Loan Protection Insurance			9,225.89	68.49		8,800.41		1,248.14		2,047.07		
Payroll Deductions											100,754.00	
Other	10.40	12,700.00	3,968.09		269.88	201.07	2,168.46	8.00	1,174.18		4,464.63	
TOTAL	86,346.55	1,518,785.12	2,699,480.55	7,016.13	724,655.94	7,746,502.44	395,360.00	144,929.97	156,791.97	342,735.70	3,749,061.52	
Number of Members	146	1,989	2,373	22	621	5,404	441	287	146	210	2,021	
Number of Borrowers	80	852	1,079	7	262	2,078	329	133	65	77	1,043	
Number of Depositors			121									
TOTAL	226	2,841	3,573	29	883	7,482	770	420	211	287	3,064	
	5%	5½%	5½%	5½%	6%	5¼%	6½%	5½%	5%	5¼%	5¼%	

	BEVERLY				BILLERICA	BOSTON						
ASSETS	Beverly Investment	Beverly Municipal	Northshore	Rantoul	Lowell Rendering	AFL-CIO Postal Clerks	Allis Chalmers	Alpha	American Chapels	Armour Chamberlain	B.C.G. Employees	
Cash in Banks	5,191.36	21,030.58	21,704.16	12,379.08	4,552.43	808.10	19,542.76	17,704.56	15,744.67	54,129.79	6,188.94	
Cash on Hand		25.00	479.14	2,000.00				25.00	200.00		14,000.00	
Money Order Checks								1,000.00				
U.S. Gov't. Obligations direct & fully guaranteed			30,000.00								78,429.22	
Central Credit Union Fund, Inc.								6,764.43	213.74	2,000.00	29,325.77	
Personal Loans	11,397.98	809,674.88	372,240.81	215,513.19	29,882.14	20,318.10	284,511.68	353,814.04	192,075.20	39,023.73	1,436,173.41	
FHA Title I											378,483.50	
Real Estate Loans			22,747.36								753,905.49	
Home Improvement Loans			78,931.70	29,682.58				15,013.15			10,405.48	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		25,000.00	30,000.00					10,000.00	15,685.00		106,258.80	
Bank Stocks		14,579.75	36,599.73								19,476.36	
Insurance Stocks												
Certificates of Deposit											52,668.17	
Shares in Co-operative Banks	11,000.00		1,365.00	27,434.32			10,000.00				54,000.00	
Shares in Federal Savings & Loan Assoc.	11,454.40	16,955.23			2,274.57	562.75			10.00	20,000.00		
Deposits in Savings Banks	13,502.31	42,545.18	26,584.79	94,871.20			117,100.00	32,269.29	45,000.00	20,000.00	37,909.59	
Assessment by Mass. Credit Union Share Ins.				3,397.63				4,148.99	2,462.32		1.00	
Furniture & Fixtures	63.33	3,034.20	1,234.16	693.17		125.00		972.71	672.91		1.00	
Bank Building												
Leasehold Improvements												
Other		694.36	240.00					1,530.57	870.22		454.49	
TOTAL	52,609.38	933,539.18	622,126.85	385,971.17	36,709.14	21,813.95	431,154.44	443,242.74	272,934.06	135,153.52	2,977,681.22	
LIABILITIES												
Shares	29,956.81	834,080.27	525,336.41	330,803.53	28,344.42	15,466.22	363,602.15	406,980.66	193,468.63	72,538.06	2,548,579.36	
Deposits	1,006.20											
All Club Accounts			1,204.10	8,909.00					6,073.00	42,923.00		
Guaranty Fund	12,963.09	49,076.84	65,714.75	19,801.25	5,589.59	2,970.44	37,518.00	16,508.69	53,298.88	16,989.13	185,500.00	
Reserve Fund			1,100.00	14,600.00	1,902.57		3,771.54	612.80	10,293.28		75,000.00	
Undivided Earnings	7,264.34	4,572.79	6,601.57	4,122.36	140.97	1,694.87	17,250.11	678.45	2,881.56	2,155.44	106,508.84	
Interim Income		45,584.12	21,878.54	7,710.73	731.59	1,475.33		14,455.84	5,509.34		53,831.82	
Unearned Interest								1,500.00				
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			82.20								8,261.20	
Loan Protection Insurance						207.09			1,005.72			
Payroll Deductions												
Other	1,418.94	225.16	209.28	24.30			9,012.64	2,506.30	403.65	547.89		
TOTAL	52,609.38	933,539.18	622,126.85	385,971.17	36,709.14	21,813.95	431,154.44	443,242.74	272,934.06	135,153.52	2,977,681.22	
Number of Members	122	1,300	519	626	133	539	589	992	726	237	1,965	
Number of Borrowers	29	906	407	322	85	111	410	555	341	116	1,468	
Number of Depositors	24											
TOTAL	175	2,206	926	948	218	650	999	1,547	1,067	353	3,433	
	5%	4.8%	5%	5¾%	None	None	5%	5%	5%	5%	5½%	

	BOSTON (continued)											
ASSETS	BLH Employees	Borisaver	Boston & Albany Employees	Boston & Maine Railroad Employees	Boston Edison Employees	Boston Firefighters	Boston Globe	Boston Post Office Employees	Boston Progressive	Boston Railway Mail Employees		
Cash in Banks	49,507.10	11,915.52	44,811.18	129,444.65	150,830.86	7,093.49	92,690.67	50,540.06	51,603.93	26,355.55		
Cash on Hand			6,509.66	1,641.57	16,001.24	1,000.00	34,204.22	26,222.88	33,432.72	300.00		
Money Order Checks							2,040.00	3,998.20				
U.S. Gov't. Obligations direct & fully guaranteed			39,070.08	796,505.66								
Central Credit Union Fund, Inc.			1,927.83	20,000.00	3,587.46	27,060.63	1,359.33		5,000.00	3,933.87		
Personal Loans		171,494.42	672,285.12	1,228,407.08	2,825,951.01	2,922,345.65	1,2[illegible]0,277.39	1,405,197.99	609,777.02	154,518.58		
FHA Title I					345,675.27			9,192.95	143,165.65			
Real Estate Loans			415,532.70			2,976,802.89		10,721.43	866,834.18			
Home Improvement Loans	118,699.77					457,360.49		238,139.69				
Mobile Home Loans												
Real Estate by Foreclosure									19,951.41			
Real Estate in Possession								5,755.90				
Insurance and Taxes Paid												
Bonds	10,137.50		1,252,833.40	61,470.30	582,669.38	153,310.24						
Bank Stocks	7,632.27		72,674.10	52,587.80	89,033.31	109,744.13			44,822.00			
Insurance Stocks												
Certificates of Deposit			7,992.00			25,000.00						
Shares in Co-operative Banks	8,000.00	45,000.00	7,022.00	26,000.00	54,237.20	76,401.53						
Shares in Federal Savings & Loan Assoc.	15,000.00			120,000.00	16,000.00	20,113.87		4,629.24				
Deposits in Savings Banks	159,257.53		25,228.08	495,035.25	241,205.75	209,434.89	38,892.19	24,648.71	155,000.00	10,388.98		
Assessment by Mass. Credit Union Share Ins.	3,113.31			13,220.01		20,791.79	10,795.98					
Furniture & Fixtures	314.88			315.48				16,874.01	24,936.90			
Bank Building									31,377.04			
Leasehold Improvements												
Other		144.66	2,109.67	36,196.50	445.44		142.72	7,624.52	2,791.32			
TOTAL	371,662.36	228,554.60	2,547,995.82	2,980,824.30	4,325,636.92	7,006,459.60	1,450,402.50	1,803,545.58	1,988,692.17	195,496.98		
LIABILITIES												
Shares	329,691.11	194,816.01	1,562,416.43	263,759.40	3,745,456.85	5,963,631.93	1,138,105.01	1,524,222.89	1,742,600.15	137,699.65		
Deposits				1,426,795.09			105,478.44		11,014.36			
All Club Accounts				380,748.30		77,088.00		65.00	25,095.50			
Guaranty Fund	19,678.68	14,403.68	545,822.11	218,933.71	300,779.00	289,000.00	57,800.00	151,137.33	56,218.59	9,627.61		
Reserve Fund	4,031.89	1,500.00	185,648.96	20,930.39	26,152.69	75,842.00	48,856.88	33,065.09	40,774.94	12,899.32		
Undivided Earnings	53.71	8,620.56	200,290.79	665,793.45	248,598.66	155,011.65	40,008.08		3,517.92	1,000.00		
Interim Income	15,730.95	9,166.35	50,664.26			211,939.75	51,265.51	93,577.23	93,523.64	9,824.63		
Unearned Interest												
Notes Payable						100,000.00				20,000.00		
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes						32,641.58		118.89	14,198.32			
Loan Protection Insurance	2,139.86		1,277.10	364.44	3,320.87		7,642.00	318.85		4,442.04		
Payroll Deductions						100,000.00						
Other	336.26	48.00	1,876.17	3,499.52	1,328.85	1,304.69	1,246.58	1,040.30	1,748.75	3.73		
TOTAL	371,662.36	228,554.60	2,547,995.82	2,980,824.30	4,325,636.92	7,006,459.60	1,450,402.50	1,803,545.58	1,988,692.17	195,496.98		
Number of Members	462	270	3,477	4,489	4,275	2,400	1,919	5,426	6,808	1,201		
Number of Borrowers	222	137	1,607	1,921	2,733	2,300	978	3,186	1,537	604		
Number of Depositors				2,517			47		118			
TOTAL	684	407	5,084	8,927	7,008	4,700	2,944	8,612	8,463	1,805		
	5½%	5¾%	5%	8%	6%	5¾%	5½%	5¼%	5%	5½%		

	BOSTON (continued)											
ASSETS	Boston University Employees	Boston U.S.C.S.C. Employees	Brighton Allston	Cabot of Boston	Centre	City	City of Boston Employees	Colonial Employees	Consumers	Dorchester	Eaton	
Cash in Banks	108,106.23	5,720.64	25,882.33	1,421.82	14,619.84	3,254.78	1,514.83	12,333.86	9,649.69	45.42	13,039.80	
Cash on Hand	50.00						7,500.00		728.35			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed	220,302.50	2,000.00					800,000.00				1,000.00	
Central Credit Union Fund, Inc.	597.42	192.61	50.00		2,921.09				10,399.68			
Personal Loans	1,195,853.24	36,793.96	308,167.00	535,258.21	206,028.28	26,049.69	9,038,172.92	25,918.49	435,009.46	26,705.52	111,825.89	
FHA Title I	51,579.93						741,501.81					
Real Estate Loans			7,500.08	369,492.95	5,446.20	3,626.31	1,329,307.38					
Home Improvement Loans				12,596.60			929,330.18					
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	127,000.00			86,011.11	51,750.00							
Bank Stocks	8,600.00	1,307.61		4,544.88			146,022.12					
Insurance Stocks												
Certificates of Deposit	150,000.00											
Shares in Co-operative Banks	30,000.00			36,322.48		12,000.00			2,891.88		2,000.00	
Shares in Federal Savings & Loan Assoc.		5,233.31		100,000.00								
Deposits in Savings Banks	82,203.81	6,091.73		33,693.52		27,101.97		65,495.74	14,707.07		7,411.08	
Assessment by Mass. Credit Union Share Ins.	17,440.02		2,656.24				113,089.61		4,243.76		983.22	
Furniture & Fixtures	9,264.06		321.73		2,201.68		11,220.40		4,536.00	502.68	215.00	
Bank Building												
Leasehold Improvements												
Other	3,102.63		524.00	614.01	121.02		204,029.27		1,407.77	34.50		
TOTAL	2,004,099.84	57,339.86	345,101.38	1,179,955.58	283,088.11	72,032.75	13,321,688.52	103,748.09	483,573.66	27,288.12	136,474.99	
LIABILITIES												
Shares	1,845,917.00	42,807.95	284,584.15	1,097,093.75	240,120.35	58,823.26	11,855,641.66	92,419.97	417,226.79	20,172.17	109,359.14	
Deposits												
All Club Accounts		1,586.00										
Guaranty Fund	74,637.83	5,490.02	11,259.25	47,703.54	27,876.65	9,487.43	599,695.25	8,001.72	29,339.79	2,697.89	11,412.97	
Reserve Fund	16,846.44	3,394.82	16,848.31		4,083.72		42,736.32	3,151.47	10,113.93	1,325.10	6,224.22	
Undivided Earnings	2,202.30	2,580.11		4,283.26	2,139.00	18.56	135,180.07	29.31	1,126.58	3,078.70	966.60	
Interim Income	63,558.14	1,473.96	29,668.46	30,875.03	6,865.31	3,696.52	452,792.04		23,123.70		8,512.06	
Unearned Interest							212,750.00					
Notes Payable												
Suspense	347.28				800.45	6.98						
Due Mortgagors												
Borrowers Accumulation for Taxes			2,570.44		117.27							
Loan Protection Insurance					1,085.36					14.26		
Payroll Deductions												
Other	590.85	7.00	170.77				22,893.18	145.62	2,642.87			
TOTAL	2,004,099.84	57,339.86	345,101.38	1,179,955.58	283,088.11	72,032.75	13,321,688.52	103,748.09	483,573.66	27,288.12	136,474.99	
Number of Members	2,847	137	606	670	413	116	12,674	382	888	217	224	
Number of Borrowers	1,159	53	454	563	183	34	8,223	114	490	34	180	
Number of Depositors												
TOTAL	4,006	190	1,060	1,233	596	150	20,897	496	1,378	251	404	
	5⅝%	5½%	5½%	5¾%	5½%	4%	6%	4%	5½%	None	6%	

	BOSTON (continued)											
ASSETS	Emblem	Federal	Federation	Filene	Firefundic	Forty Associates	Freedom House	Friendship	Geneva	Gilco	Glenway	
Cash in Banks	15,100.71	10,139.97		16,397.41	6,184.65	1,320.41	5,333.88	2,465.00	7,096.95	1,213.74	1,062.83	
Cash on Hand	2,779.60		1,223.59	3,000.00					10.00	600.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed	5,000.00			55,000.00					2,500.00	26,572.65	6,031.45	
Central Credit Union Fund, Inc.				2,000.00				7,597.00				
Personal Loans	140,600.07	70,609.14	118,158.90	671,901.75	33,319.78	34,305.69	16,643.14	118,043.00	66,802.42			
FHA Title I				37,143.58								
Real Estate Loans				612,411.18			3,361.69					
Home Improvement Loans												
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		28,906.25		719,591.66						4,000.00		
Bank Stocks				205,368.84						2,256.27		
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks						8,000.00			3,054.63			
Shares in Federal Savings & Loan Assoc.	35,000.00				10,000.00							
Deposits in Savings Banks	211,175.88	12,626.61	5,221.57	126,000.00	20,482.90	10,179.52	9,093.17		2,988.81	118,487.24	4,617.67	
Assessment by Mass. Credit Union Share Ins.	3,527.88							981.00				
Furniture & Fixtures	911.32			516.33		147.69	115.25					
Bank Building												
Leasehold Improvements												
Other	410.00	313.00		637.37		37.25			78.70	1,241.68	53.00	
TOTAL	414,505.46	122,594.97	124,604.06	2,449,968.12	69,987.33	53,990.56	34,547.13	129,086.00	82,531.51	154,371.58	11,764.95	
LIABILITIES												
Shares	359,687.00	99,630.56	103,708.88	2,162,616.77	61,287.91	36,312.40	28,820.02	107,554.00	64,878.58	73,321.06	9,866.86	
Deposits												
All Club Accounts										56,527.00		
Guaranty Fund	33,218.44	15,286.62	10,518.77	167,452.00	3,628.61	9,190.22	872.48	9,929.00	11,248.43	13,625.50	1,438.56	
Reserve Fund	4,000.00	2,156.50	1,506.17	23,304.16	150.00	2,530.40	1,127.58		398.49	541.62	8.11	
Undivided Earnings	6,748.38	1,295.24	822.87	23,758.87	1,223.14	3,106.58	1,138.61	459.00	1,524.85	7,928.30		
Interim Income	10,421.90		7,005.80	67,099.81	3,697.67	2,488.37	2,238.08	3,644.00	3,769.69	2,428.10	451.42	
Unearned Interest												
Notes Payable								7,500.00				
Suspense						3.73						
Due Mortgagors												
Borrowers Accumulation for Taxes				4,825.32			350.36					
Loan Protection Insurance	429.74	891.08				358.86			688.47			
Payroll Deductions												
Other		3,334.97	1,041.57	911.19					23.00			
TOTAL	414,505.46	122,594.97	124,604.06	2,449,968.12	69,987.33	53,990.56	34,547.13	129,086.00	82,531.51	154,371.58	11,764.95	
Number of Members	607	151	1,187	2,457	157	113	215	213	202	631	82	
Number of Borrowers	259	73	593	1,133	68	58	30	121	103	142	36	
Number of Depositors												
TOTAL	866	224	1,780	3,590	225	171	245	334	305	773	118	
	5¼%	5%	5½%	5¾%	7%	6%	3%	2¾%	5¾%	5¾%	5%	

	BOSTON (continued)											
ASSETS	Glodel	Greyhound Employees	Harold	Herald-Traveler Employees	Hillside	Honeywell I.S.	Howard	Humbolt	Industrial	I.O.S.O.I.		
Cash in Banks	12,629.76	14,002.35	6,215.21	14,728.00	18,323.84	126,537.01	21,791.27	716.61	38,857.41	1,685.89		
Cash on Hand				300.00					1,000.00			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				2,000.00	49,990.00			13,000.00	299,457.50			
Central Credit Union Fund, Inc.		21,378.08		148.11	1,689.34			549.85	1,711.46			
Personal Loans	63,617.00	396,991.01	73,865.55	115,097.50	673,586.34	1,677,482.75	155,100.18	50,640.34	2,248,450.24	31,758.22		
FHA Title I									68,326.73			
Real Estate Loans			10,796.01		200,568.04				650,687.90			
Home Improvement Loans		82,316.31							320,298.87			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds					80,040.00				953,384.04			
Bank Stocks					27,794.50			5,881.95	115,217.78			
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks					27,925.80		22,000.00			151.40		
Shares in Federal Savings & Loan Assoc.					5,484.41			14,025.37		109.33		
Deposits in Savings Banks	12,733.69	41,914.79	26,803.08	52,786.12	9,199.84				295,505.65	5,628.46		
Assessment by Mass. Credit Union Share Ins.					9,652.55	16,710.82				620.55		
Furniture & Fixtures		4,300.00			212.95	7,563.40						
Bank Building												
Leasehold Improvements												
Other		162,77				596.38						
TOTAL	88,980.45	561,065.31	117,679.85	185,059.73	1,104,467.61	1,828,890.36	198,891.45	84,814.12	4,992,897.58	39,953.85		
LIABILITIES												
Shares	69,310.00	525,011.24	93,475.04	144,020.89	903,915.05	1,722,829.81	161,397.08	51,889.17	4,364,752.16	35,300.81		
Deposits												
All Club Accounts		11,021.15							8,273.00			
Guaranty Fund	7,226.00	17,343.00	4,843.24	27,480.69	113,635.79	32,426.24	19,527.75	21,268.21	242,000.00	1,855.94		
Reserve Fund	1,800.00	3,310.00	13,211.56	3,000.00	8,951.56	23,419.58	1,400.50	4,820.75	70,000.00			
Undivided Earnings	3,234.54	3,177.78	1,257.77	6,396.42	9,961.52	40,214.73	7,345.51	3,846.83	18,006.50	127.85		
Interim Income	7,409.91		4,621.37	3,396.44	31,561.53		9,220.61	2,298.24	149,389.22	2,309.97		
Unearned Interest					29,114.43				129,009.00			
Notes Payable						10,000.00						
Suspense		174.25										
Due Mortgagors												
Borrowers Accumulation for Taxes			270.87		259.97				10,612.51			
Loan Protection Insurance		353.90		588.20	6,624.63			505.92		359.28		
Payroll Deductions												
Other		673.99		177.09	443.13			185.00	855.19			
TOTAL	88,980.45	561,065.31	117,679.85	185,059.73	1,104,467.61	1,828,890.36	198,891.45	84,814.12	4,992,897.58	39,953.85		
Number of Members	197	632	240	704	1,212	6,143	419	171	3,962	172		
Number of Borrowers	121	399	144	294	488	1,682	193	64	2,478			
Number of Depositors										40		
TOTAL	318	1,031	384	998	1,700	7,825	612	235	6,440	212		
	5%	5.7%	5½%	3%	5¼%	5½%	6%	4½%	6%	3%		

	BOSTON (continued)											
ASSETS	Jamaica Plain	Latvian	Liberty	Lord Beaconsfield	Maccabee	Marillac	Mascot	Memorial	Moreland	MBTA Employees	MTA	
Cash in Banks	16,022.82	17.51	13,282.67	14,301.57	682.88	4,218.28	15,428.62	16,319.08	10,275.30	132,261.19	103,469.30	
Cash on Hand						50.00				6,000.00	100.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed										353,140.63	100,000.00	
Central Credit Union Fund, Inc.				51.13	198.92					20,778.93	58.93	
Personal Loans	127,012.50	49,988.78	27,594.00	294,339.82	25,574.79	142,217.60	71,033.92	70,115.42	706,149.31	7,840,723.97	3,031,026.79	
FHA Title I										437,171.32		
Real Estate Loans		124,989.12	19,820.30				23,651.00		1,747.52	2,530,399.55		
Home Improvement Loans									82,696.87	1,227,822.36		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds										1,283,916.24	650,126.44	
Bank Stocks					500.00					14,306.25		
Insurance Stocks												
Certificates of Deposit									40,000.00			
Shares in Co-operative Banks		5,611.50	2,000.00		27.87			16,000.00		40,000.00		
Shares in Federal Savings & Loan Assoc.		1,274.74	20,250.00	10.00			10,000.00					
Deposits in Savings Banks	5,000.00	71,546.75	35,683.00	917.20		46,602.42	28,000.00		13,961.72	240,000.00	174,524.51	
Assessment by Mass. Credit Union Share Ins.	1,056.24			4,543.47		1,453.27			8,534.10	1.00	31,700.24	
Furniture & Fixtures				896.02	775.00				960.32	6,823.58	1,800.00	
Bank Building												
Leasehold Improvements				2,132.25								
Other			14.72	1,767.51			319.00	145.33	363.56			
TOTAL	149,091.56	253,428.40	118,644.69	318,958.97	27,759.46	194,541.57	148,432.54	102,579.83	864,688.70	14,133,345.02	4,092,806.21	
LIABILITIES												
Shares	124,322.98	6,434.21	81,255.17	215,406.98	8,775.69	156,627.20	117,772.99	85,146.45	782,434.61	11,989,975.07	3,812,438.68	
Deposits		231,257.56		87,407.07								
All Club Accounts				305.00								
Guaranty Fund	10,223.62	6,333.87	33,173.07	15,701.85	5,602.46	6,628.21	18,231.65	11,328.05	25,830.96	875,685.00	30,734.76	
Reserve Fund	1,963.48	4,993.85	12.43	49.92	7,492.30	1,277.39	3,696.31	875.35	2,467.19	853,269.86	30,000.00	
Undivided Earnings	12,581.48	2,648.40	1,274.27	36.86	5,250.13	16,176.12	1,808.54	313.43	3,443.58	75,000.00	80,602.17	
Interim Income			2,867.21		36.48	13,832.65	3,923.52	4,916.55	50,437.46	249,610.43	138,167.84	
Unearned Interest												
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes		1,760.51	42.54				2,476.78		74.90	35,229.20		
Loan Protection Insurance												
Payroll Deductions										50,000.00		
Other			20.00	51.29	602.40		522.75			4,575.46	862.76	
TOTAL	149,091.56	253,428.40	118,644.69	318,958.97	27,759.46	194,541.57	148,432.54	102,579.83	864,688.70	14,133,345.02	4,092,806.21	
Number of Members	369	328	293	800	164	274	318	248	536	7,142	5,915	
Number of Borrowers	320	72	63	373	67	174	115	94	243	6,733	2,622	
Number of Depositors				18								
TOTAL	689	581	356	1,191	231	448	433	342	779	13,875	8,537	
	5½%	6%	5½%	2¾%	None	5½%	5%	5½%	5½%	6%	6%	

	BOSTON (continued)											
ASSETS	Navy Building	Navy Yard Employees	NEMCH	Noddle Island	One Twenty	Overland	Plan	Pressers Union Local 12 ILGWU	Redberry	Rex	Roxbury Independent	
Cash in Banks	6,710.67	31,023.17	10,950.39	195,715.08	2,334.49	11,666.66	62,518.29	15,880.76	3,343.31	35,477.35	6,398.90	
Cash on Hand	250.00	18.902.48	100.00	28,033.40			1,500.00					
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		175,033.95		174,666.75			59,925.00			61,303.40		
Central Credit Union Fund, Inc.		50.37		2,000.00			930.47			11,150.66		
Personal Loans	268,321.08	1,145,343.23	148,509.60	1,328,216.27	70,875.49	85,044.27	467,867.98	25,825.73	223,826.43	165,052.76	43,398.81	
FHA Title I		26,043.03		197,981.39								
Real Estate Loans	3,240.22	1,594,654.18		4,327,014.06	5,305.58						12,475.00	
Home Improvement Loans		271,755.26	9,659.25	767,069.98								
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	10,000.00	189,250.96		96,700.00			147,746.55			58,605.39		
Bank Stocks		28,051.68		701.81	2,645.85		55,284.00		9,950.00	5,619.58		
Insurance Stocks												
Certificates of Deposit		10,000.00				10,000.00						
Shares in Co-operative Banks				45,475.00	11,108.09	70,000.00				55,000.00		
Shares in Federal Savings & Loan Assoc.				39,746.00		11,992.33						
Deposits in Savings Banks	14,645.72	6,559.39	134,511.25	45,382.10		22,036.09	63,912.00	15,000.00	10,138.18		222.94	
Assessment by Mass. Credit Union Share Ins.	3,560.22	34,554.91	2,250.27	58,228.34					1,383.02			
Furniture & Fixtures		16,379.60		23,635.31	60.00			271.30	1,264.25	1.00	155.96	
Bank Building				63,184.37								
Leasehold Improvements									1,215.00			
Other	275.00	39,520.09		6,378.76	164.00	480.00		123.12			.09	
TOTAL	307,002.91	3,587,122.30	305,980.76	7,400,128.62	92,493.50	211,219.35	859,684.29	57,100.91	251,120.19	392,210.14	62,651.70	
LIABILITIES												
Shares	269,975.22	3,316,389.33	287,605.27	2,068,608.99	76,300.36	112,920.44	752,366.31	48,591.84	230,758.12	250,379.25	46,392.28	
Deposits				4,303,399.64								
All Club Accounts	5,268.00		2,853.97							29,474.00		
Guaranty Fund	20,561.08	121,638.51	2,000.00	248,169.77	12,376.16	32,048.70	51,533.50	6,062.27	8,741.85	70,010.50	13,988.55	
Reserve Fund	2,270.39	1,639.15			350.00	57,437.91	30,794.50	349.45	2,894.44	17,500.00	31,54	
Undivided Earnings		−13,595.78	12,799.21	253,870.69	2,694.98	1,809.39	961.85	575.72	8,725.78	11,516.82	8.82	
Interim Income	8,913.48	45,610.91				6,957.96	23,994.13	1,521.63		12,443.64	2,009.32	
Unearned Interest												
Notes Payable		100,000.00		200,000.00								
Suspense			722.31			32.95						
Due Mortgagors				119,044.07								
Borrowers Accumulation for Taxes		12,357.25		140,365.77	762.00							
Loan Protection Insurance							28.00				221.19	
Payroll Deductions												
Other	14.74	3,082.93		66,669.69	10.00	12.00	6.00			885.93		
TOTAL	307,002.91	3,587,122.30	305,980.76	7,400,128.62	92,493.50	211,219.35	859,684.29	57,100.91	251,120.19	392,210.14	62,651.70	
Number of Members	930	5,257	704	4,993	431	244	1,432	212	479	611	175	
Number of Borrowers	404	2,227	327	2,117	86	121	764	77	206	285	57	
Number of Depositors				454								
TOTAL	1,334	7,484	1,031	7,564	517	365	2,196	289	685	896	232	
	5%	5%	5¾%	5%	4%	5½%	5½%	4½%	5%	5%	5%	

	BOSTON (continued)											
ASSETS	Seaver	Security Employees	Shawmut	Social Service	Square Deal	State Employees	T & H Employees	Telephone Workers	Thriftway	TRIB	United Employees	
Cash in Banks	1,994.36	6,652.86	31,994.43	87,747.47	4,176.56	229,195.88	13,449.93	282,483.00	2,614.49	142,98	30,154.44	
Cash on Hand		10.00	1,050.00	6,000.00		2,677.37		29,242.86			20,000.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				130,175.00				1,472,174.33			624,812.00	
Central Credit Union Fund, Inc.		20,089.67	59.17	10,000.00		25,000.00					5,000.00	
Personal Loans	15,678.17	433,214.95	596,262.33	816,984.18	66,888.63	2,140,763.65	38,264.18	9,550,381.26	6,191.24	156,387.46	1,551,028.44	
FHA Title I												
Real Estate Loans				1,610,103.77							2,682,077.60	
Home Improvement Loans			30,302.32	158,570.47			9,135.68	1,060,054.77		13,936.24	77,633.50	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid											671,444.65	
Bonds		19,900.00		236,912.50				1,713,012.60			41,075.00	
Bank Stocks				105,985.07								
Insurance Stocks				8,950.00								
Certificates of Deposit							20,000.00					
Shares in Co-operative Banks				43,000.00		30,000.00	40,794.00	20,000.00			1,192,000.00	
Shares in Federal Savings & Loan Assoc.						15,000.00						
Deposits in Savings Banks	30,490.21	1,985.92	41,380.60	233,043.75	11,818.09	190,000.00			1,015.52	2,952.39	310,000.00	
Assessment by Mass. Credit Union Share Ins.			4,343.91									
Furniture & Fixtures	1.00	900.00	6,200.00			12,551.85		21,713.04			44,678.49	
Bank Building												
Leasehold Improvements			19,000.00									
Other		350.28	16,873.21			1,583.08		—884.93	50.32			
TOTAL	48,163.74	483,103.68	747,465.97	3,447,472.21	82,883.28	2,646,771.83	121,643.79	14,148,176.93	9,871.57	173,419.07	7,249,904.12	
LIABILITIES												
Shares	37,038.67	426,221.46	579,597.07	2,944,514.52	68,372.89	2,188,430.02	102,649.98	11,713,952.63	7,790.20	147,373.78	5,605,336.35	
Deposits				2,174.83		322.78						
All Club Accounts			40,440.00									
Guaranty Fund	8,322.00	28,897.40	16,309.23	280,500.00	8,258.89	208,362.00	13,277.78	1,313,389.13	1,213.62	17,700.21	911,048.25	
Reserve Fund	54.48	3,428.00	88,735.55	14,489.86	676.59	23,795.01	1,109.42		302.73	7,523.59	235,000.00	
Undivided Earnings	2,748.59	5,692.55	703.36	116,271.25	5,574.91	98,265.55	579.57	831,047.53	466.52		274,054.23	
Interim Income		18,864.27	19,941.32	57,989.76		94,910.38	4,027.04		98.50		164,215.10	
Unearned Interest												
Notes Payable												
Suspense								5,560.34			3,568.58	
Due Mortgagors												
Borrowers Accumulation for Taxes				28,642.66							55,344.00	
Loan Protection Insurance			359.35							623.74		
Payroll Deductions				1,807.65				14,272.76			374.42	
Other			1,380.09	1,081.68		32,686.09		269,954.54		197.75	963.19	
TOTAL	48,163.74	483,103.68	747,465.97	3,447,472.21	82,883.28	2,646,771.83	121,643.79	14,148,176.93	9,871.57	173,419.07	7,249,904.12	
Number of Members	92	1,044	1,521	3,565	147	6,390	188	17,210	60	496	6,275	
Number of Borrowers	24	544	682	1,019	77	2,580	90	8,458	32	207	2,550	
Number of Depositors				5		5						
TOTAL	116	1,588	2,203	4,589	224	8,975	278	25,668	92	703	8,825	
	6%	5¼%	5¾%	5¼%	5%	5½%	5¼%	5¾%	4%	4¾%	5%	

	BOSTON (continued)			BRAINTREE	BRIDGE-WATER	BROCKTON						
ASSETS	Washington	Whitson	Zaslav Volin	Walworth	Bridgewater	Barbourwelt	Brockton	Brockton Brotherhood	Brockton Firefighters Municipal	Brockton Postal Employees	Brockton Taunton Gas Employees	
Cash in Banks	4,547.53	18,108.96	5,979.57	1,461.62	355,150.93	1,500.27	178,849.22	49,570.60	31,832.96	13,789.93	12,842.37	
Cash on Hand		203.92		2,57	20,000.00		10,000.00	13,046.04		2,500.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed					329,869.74		3,694,379.50		1,000.00	5,000.00		
Central Credit Union Fund, Inc.		2,237.85		111.15	102.029.51	202.98	6,199.18	1,114.87	27,623.25	18,344.94	1,047.16	
Personal Loans	153,825.41	221,816.33	33,822.00	22,770.00	2,192,333.37	25,700.71	6,591,942.83	1,619,469.64	660,273.57	428,776.47	73,677.00	
FHA Title I					37,537.90		75,123.18	143,664.41		5,008.18		
Real Estate Loans		14,858.90			1,292,114.44		12,015,391.41	2,797,430.89				
Home Improvement Loans					190,528.96		659,362.94		146,575.68	56,942.40		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds							3,243,875.00	879,500.00	370.62	40,850.00	10,000.00	
Bank Stocks		8,287.50		2,154.57			71,708.55	30,495.95				
Insurance Stocks												
Certificates of Deposit			20,000.00	30,000.00	200,000.00			60,000.00			76,000.00	
Shares in Co-operative Banks	16,000.00	2,000.00	21,616.85	23,400.00	35,000.00	10,000.00	900.00		8,219.60	14,282.41	23,778.40	
Shares in Federal Savings & Loan Assoc.		10,087.50		12,000.00		511.44	1,100.00			46,466.32		
Deposits in Savings Banks	22,412.97	105,000.00	12,276.88	33,500.00		29,848.18	1,000.00		2,126.79	27,319.37	10,822.39	
Assessment by Mass. Credit Union Share Ins.		3,047.31			40,006.59	663.54	228,235.81	46,940.08	1.00	2,284.38		
Furniture & Fixtures	417.00	954.24			5,364.00		52,645.04	10,451.70	258.97	1,000.00		
Bank Building					24,300.88		186,379.04	14,710.24				
Leasehold Improvements												
Other				248.00	12,248.61		138,796.08	8,954.88	1,833.70	472.00		
TOTAL	197,202.91	386,602.51	93,695.30	125,647.91	4,836,484.93	68,427.12	27,155,887.78	5,675,349.30	880,116.14	663,036.40	208,167.32	
LIABILITIES												
Shares	164,775.49	287,489.95	74,686.55	10,511.00	4,157,837.95	59,865.74	24,290,335.60	5,081,584.51	705,378.40	599,089.15	172,841.52	
Deposits				80,586.16				3,448.30				
All Club Accounts		15,015.00			88,634.50		66,159.75	50,755.00	7,350.00			
Guaranty Fund	20,056.62	40,427.02	13,937.07	15,870.05	150,800.00	6,448.03	831,800.00	270,851.22	19,883.80	28,756.17	17,021.56	
Reserve Fund	1,490.15	28,000.00	933.67	6,000.00	35,000.00	490.94	100,000.00	43,234.62	19,377.75	18,962.86	8,520.72	
Undivided Earnings	8,889.39	8,545.61	248.37	9,075.58	18,267.43	6.98	763,467.74	94,568.79	22,429.46	16,000.00	2,000.00	
Interim Income		6,754.65	3,874.64	3,592.58	134,834.00	1,530.88	444,088.13	78,335.62	27,339.54		7,783.52	
Unearned Interest					206,635.60							
Notes Payable									73,000.54			
Suspense					868.67		271,31					
Due Mortgagors					39,176.72							
Borrowers Accumulation for Taxes					1,639.71		464,479.93	49,633.24				
Loan Protection Insurance					1,558.24	54.49		2,521.32				
Payroll Deductions												
Other	1,991.26	370.28	15.00	12.54	1,232.11	30.06	195,285.32	416.68	5,356.65	228.22		
TOTAL	197,202.91	386,602.51	93,695.30	125,647.91	4,836,484.93	68,427.12	27,155 887.78	5,675,349.30	880,116.14	663.036.40	208,167.32	
Number of Members	277	602	197	262	4,717	138	13,000	3,713	996	614	307	
Number of Borrowers	139	228	69	100	2,250	80	6,500	1,633	671	413	132	
Number of Depositors				176				6				
TOTAL	416	830	266	538	6,967	218	19,500	5,352	1,667	1,027	439	
	7%	5¼%	5½%	6%	5½%	5%	5¾%	5¾%	6%	5¾%	5¾%	

	BROCKTON (continued)				BROOKLINE					CAMBRIDGE		
ASSETS	Campello	Crescent	Edico	Lafayette	Blue Hill	Brookline Municipal	Longwood	Thera-Cure	Welcome	Bay State	Cambridge Portuguese	
Cash in Banks	35,409.16	409,782.23	32,011.22	54,067.02	1,348,676.81	81,913.32	24,021.98		1,898.67	31,440.46	20,383.81	
Cash on Hand	1,500.00	2,000.00				10,000.00		379.11		510.36	450.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		2,086,051.73	20,075.00	4,951.63	1,485,859.45				457.20		25,000.00	
Central Credit Union Fund, Inc.	1,552.46	10,830.76	199.37		1,612.51	1,904.79		50.68			449.47	
Personal Loans	667,762.65	3,350,822.63	317,274.73	894,894.31	2,994,821.01	1,087,033.67	284,673.93	20,927.05	192,895.58	330,396.67	210,315.96	
FHA Title I		283,720.14			118,779.64							
Real Estate Loans	46,979.70	13,542,065.35	171,681.16	292,793.71	13,062,364.30	1,921,676.33	1,009.33			210,691.69	1,817,403.36	
Home Improvement Loans		91,066.44	2,116.44			97,382.70					8,851.82	
Mobile Home Loans												
Real Estate by Foreclosure											6,368.50	
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	30,026.25	255,012.48		74,437.50	4,189,635.94							
Bank Stocks		12,167.95	20,697.64	10,275.00	1,055,461.63	4,276.00					264,375.32	
Insurance Stocks												
Certificates of Deposit		500,000.00			600,000.00							
Shares in Co-operative Banks		59,000.00	87,215.65	80,000.00		14,606.17			45.00	40,000.00	171,908.41	
Shares in Federal Savings & Loan Assoc.		74,027.61	15,000.00			11,060.05	96.58		12,616.41	10,000.00	120,136.13	
Deposits in Savings Banks	25,613.64	167,773.51	151,283.88	55,762.83	266,194.09	104,278.32		36,089.24		44,000.00	57,503.36	
Assessment by Mass. Credit Union Share Ins.	2,550.00	175,419.74		3,670.00		27,000.00	1,504.33	402.95	1,550.89	6,012.57	23,940.66	
Furniture & Fixtures	4,061.44	13,040.95		765.00	56,391.36	25,946.18			273.37	1,000.00	8,925.27	
Bank Building	5,227.50	151,633.37			438,598.91	54,706.90						
Leasehold Improvements											1,972.76	
Other		320.06			243.90	4,114.98			218.58	50.00	1,722.04	
TOTAL	820,682.80	21,184,734.95	817,555.09	1,471,617.00	25,618,639.55	3,445,899.41	311,306.15	57,849.03	209,955.70	674,101.75	2,739,706.87	
LIABILITIES												
Shares	733,226.66	18,685,260.00	728,284.37	1,230,686.76	23,050,379.42	3,015,114.47	275,927.55	54,208.56	159,024.17	535,451.82	2,539,242.27	
Deposits	327.96											
All Club Accounts	11,350.00	181,238.00		38,349.00	90,376.00			2,368.00				
Guaranty Fund	37,310.78	507,000.00	44,761.18	50,500.00	570,762.15	206,315.62	18,729.59	303.34	6,996.89	73,728.90	127,678.44	
Reserve Fund	1,399.64	30,000.00	10,202.22		20,000.00	33,420.92	485.58		13,457.01	5,000.00	3,851.08	
Undivided Earnings	10,500.00	289,962.26	7,780.72	62,382.56	539,918.30	46,061.69		969.13	12,499.46	6,000.00	7,419.96	
Interim Income	24,643.25	318,592.64	25,141.97	86,142.91	320,745.25	91,530.64	16,163.43		14,966.27	25,371.63	38,091.46	
Unearned Interest												
Notes Payable									3,000.00			
Suspense	47.40				1,300.00							
Due Mortgagors		148,703.50			5,243.30	1,956.63						
Borrowers Accumulation for Taxes	1,281.58	988,754.96	249.83	3,154.23	1,009,385.58	46,529.41				19,948.25	14,712.73	
Loan Protection Insurance			1,054.80							1,322.87	5,593.32	
Payroll Deductions										924.85	352.68	
Other	595.53	35,223.59	80.00	401.54	10,529.55	4,970.03			11.90	6,353.43	2,764.93	
TOTAL	820,682.80	21,184,734.95	817,555.09	1,471,617.00	25,618,639.55	3,445,899.41	311,306.15	57,849.03	209,955.70	674,101.75	2,739,706.87	
Number of Members	1,491	11,131	340	1,448	9,043	2,731	356	211	334	766	2,074	
Number of Borrowers	771	3,505	192	710	1,867	1,382	188	68	215	381	542	
Number of Depositors	7											
TOTAL	2,269	14,636	532	2,158	10,910	4,113	544	279	549	1,147	2,616	
	5½%	5¾%	3%	6%	5¾%	5%	5⅝%	5¼%	5½%	5½%	5½%	

	CAMBRIDGE (continued)						CANTON			CHARLTON	CHELSEA	
ASSETS	Cambridge Utilities Employees	CTC	Darex	Elm	Harvard University	Woven Hose Employees	555	Gil-Bern	Plymouth Rubber	Charlton	American Independent	
Cash in Banks	10,761.47	29,142.67	4,028.03	18,547.04	170,015.59	12,034.59	44,761.93	6,906.29	25,230.49	6,310.35	367.90	
Cash on Hand					3,100.00							
Money Order Checks										4,000.00		
U.S. Gov't. Obligations direct & fully guaranteed	1,000.00		15,000.00		1,120,971.37							
Central Credit Union Fund, Inc.	5,235.90	178.25	996.06		46,414.29							
Personal Loans	327,624.00	108,153.15	1,121,005.28	57,856.03	4,075,748.34	65,425.42	288,436.84	60,223.50	105,163.47	173,256.77	110,755.65	
FHA Title I		11,687.51										
Real Estate Loans		11,080.84		5,496.64	2,053,813.30					66,626.04		
Home Improvement Loans										20,142.56		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	5,000.00	23,309.60			661,788.88		49,050.00					
Bank Stocks	15,286.38	8,131.53	58,199.17		75,810.00	4,907.25						
Insurance Stocks					19,957.50							
Certificates of Deposit					180,000.00							
Shares in Co-operative Banks	25,000.00		16,000.00		39,510.37		75,000.00		85,000.00	43,359.91		
Shares in Federal Savings & Loan Assoc.		8,510.00				10,000.00						
Deposits in Savings Banks	71.19	6,498.44	46,302.57	35,503.36	252,911.64	41,760.74		11,331.82	23,817.47	10,717.07	4,160.05	
Assessment by Mass. Credit Union Share Ins.	1.00	2,211.77	10,150.46	1.00	22,251.43	1,324.80	904.64	494.27	1,913.75	3,187.84	1,257.58	
Furniture & Fixtures					4,327.57	117.44				5,072.05		
Bank Building												
Leasehold Improvements												
Other			91.00	121.25	1,065.46	220.00		438.53			1,008.00	
TOTAL	389,979.94	208,903.76	1,271,772.57	117,525.32	8,727,685.74	135,790.24	458,153.41	79,394.41	241,125.18	332,672.59	117,549.18	
LIABILITIES												
Shares	321,704.38	193,579.84	1,098,729.95	97,338.70	7,748,622.52	111,173.07	415,814.24	72,544.15	209,088.45	304,505.03	113,345.81	
Deposits												
All Club Accounts										593.00		
Guaranty Fund	27,351.51	12,114.65	94,000.00	12,473.19	221,236.39	15,234.47	8,003.75		17,747.50	10,027.42	2,559.33	
Reserve Fund		20.00	5,995.30	484.21	22,974.97	83.34	8,384.23		13,050.25	2,067.23	1,000.00	
Undivided Earnings	2,808.70	448.50	250.00	403.67	24,542.65	6,935.75	12,288.89		168.15	1,727.66	417.23	
Interim Income	9,025.36	2,198.70	68,759.07	6,634.83	124,325.84		13,662.30	6,307.99		12,836.03		
Unearned Interest	14,002.00				242,442.00							
Notes Payable	15,000.00											
Suspense						188.95						
Due Mortgagors												
Borrowers Accumulation for Taxes		144.00		43.25	18,902.67					916.22		
Loan Protection Insurance			3,720.41	142.27		1,428.29		514.27	610.83		186.81	
Payroll Deductions					250,000.00							
Other	87.99	398.07	317.84	5.20	74,638.70	746.37		28.00	460.00		40.00	
TOTAL	389,979.94	208,903.76	1,271,772.57	117,525.32	8,727,685.74	135,790.24	458,153.41	79,394.41	241,125.18	332,672.59	117,549.18	
Number of Members	690	223	1,554	145	7,093	313	514	176	543	732	218	
Number of Borrowers	378	134	1,140	79	3,558	208	321	99	387	212	180	
Number of Depositors												
TOTAL	1,068	357	2,694	224	10,651	521	835	275	930	944	398	
	5%	5%	6%	5%	5½%	4%	6%	5½%	5¼%	5¼%	2½%	

	CHELSEA (continued)											
ASSETS	Atlantic	Benjamin Franklin	Carmel	Chelsea	Congress	Continental	Gulf of Boston	Independent	Judaean	Ponedeler	Walnut	
Cash in Banks	2,977.29	9,990.73	245,979.95	101,389.00	3,080.51	303.64	6,781.05	8,728.31	3,897.21	28,921.71	406.36	
Cash on Hand		100.00	10,150.00	5,000.00		40.00			10.00	100.00		
Money Order Checks												
U S Gov't. Obligations direct & fully guaranteed			197,680.70	220,040.00					2,000.00	20,000.00		
Central Credit Union Fund, Inc.				1,000.00			75.85					
Personal Loans	135,119.72	514,541.41	1,806,838.01	3,926,161.00	13,040.00	159,912.82	1,943.55	105,514.50	30,535.70	456,026.14	39,129.31	
FHA Title I												
Real Estate Loans		33,913.31	1,129,835.95	444,980.00						49,504.87		
Home Improvement Loans			53,640.57									
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			64,231.25	71,390.00								
Bank Stocks		7,214.21										
Insurance Stocks												
Certificates of Deposit			100,000.00	160,000.00								
Shares in Co-operative Banks			185,000.00	85,000.00					9,000.00			
Shares in Federal Savings & Loan Assoc.			40,000.00				2,000.00					
Deposits in Savings Banks	24,434.07	50,049.83	1,217,500.00	236,103.00	8,953.15	29,904.47	507.85	18,763.24	30,564.38	35,000.00		
Assessment by Mass. Credit Union Share Ins.		4,193.25	46,761.74	6,000.00				941.99		1,530.96		
Furniture & Fixtures	710.16		20,819.78	10,834.00		733.56		500.00	146.19	1,462.58	42.44	
Bank Building			84,202.45									
Leasehold Improvements				7,033.00		1,659.64				2,103.89		
Other	617.71		3,871.91	2,762.00		286.67		256.00		1,089.30		
TOTAL	163,858.95	620,002.74	5,206,512.31	5,277,692.00	25,073.66	192,840.80	11,308.30	134,704.04	76,153.48	595,739.45	39,578.11	
LIABILITIES												
Shares	132,872.40	446,532.31	4,230,766.92	4,485,822.00	18,186.08	148,064.81	1,934.57	108,818.74	61,726.03	539,064.80	29,901.90	
Deposits												
All Club Accounts	8,259.000		7,700.00	94,049.00		1,119.00				5,420.00		
Guaranty Fund	20,674.23	47,695.85	375,000.00	200,722.00	5,221.74	30,600.76	8,457.66	16,200.00	12,128.50	28,985.49	6,561.85	
Reserve Fund	545.13	22,000.00	149,613.64	110,000.00	334.00	5,921.51	888.47	5,246.09		3,884.64	2,233.24	
Undivided Earnings	1,047.91	94,026.87	233,047.89	189,042.00	492.78	175.32		800.00	2,268.25	4,002.00	349.79	
Interim Income		5,207.57	150,542.59	181,173.00	839.06	3,507.00		3,198.13		13,625.92		
Unearned Interest		3,230.00										
Notes Payable												
Suspense		800.00										
Due Mortgagors												
Borrowers Accumulation for Taxes		146.20	56,521.50	16,285.00						418.53		
Loan Protection Insurance			82.51			522.78					463.65	
Payroll Deductions												
Other	460.28	363.94	3,237.26	599.00		2,929.62	27.60	441.08	30.70	338.07	67.68	
TOTAL	163,858.95	620,002.74	5,206,512.31	5,277,692.00	25,073.66	192,840.80	11,308.30	134,704.04	76,153.48	595,739.45	39,578.11	
Number of Members	371	1,260	5,546	6,378	76	417	63	455	184	935	144	
Number of Borrowers	220	665	4,372	3,221	34	266	8	208	72	539	115	
Number of Depositors												
TOTAL	591	1,925	9,918	9,599	110	683	71	663	256	1474	259	
	5½%	5½%	5¼%	5½%	4%	2¼%	None	4%	3%	5½%	5%	

	CHELSEA (continued)	CHICOPEE										
ASSETS	Winnisimmet	Aldenville	Chicopee Teachers	Dairy	F.W. Sickles Employees	Polish National	Spalding Employees	Springfield Rendering	Texeco	Westover	Willimansett	
Cash in Banks	14,503.30	90,589.60	984.72	7,489.38	49,348.48	152,201.76	66,570.70	2,243.40	2,736.63	142,919.50	24,628.20	
Cash on Hand	5.00	45,040.00			100.00	40,000.00	10,000.00		250.00	115.00	6,000.00	
Money Order Checks											3,000.00	
U.S. Gov't. Obligations direct & fully guaranteed					114,909.93	219,079.76				390,757.00	2,000.00	
Central Credit Union Fund, Inc.		30,814.28		1,693.39	180.65	62,159.12	4,497.65	123.62	712.59	263,036.80	2,564.85	
Personal Loans	245,927.75	2,022,589.76	23,149.76	13,692.90	206,377.47	351,018.56	301,314.93	11,867.49	33,130.77	4,121,424.73	491,116.09	
FHA Title I							27,046.26					
Real Estate Loans	81,454.14	2,011,074.21			369,082.59	5,983,075.10	136,962.15			1,618,477.16	190,099.52	
Home Improvement Loans		320,668.20				7,351.00				313,280.53		
Mobile Home Loans												
Real Estate by Foreclosure		1.00										
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		101,195.32		3,851.00		676,907.03	328,707.97					
Bank Stocks		37,200.90				24,828.00					24,956.28	
Insurance Stocks												
Certificates of Deposit						500,000.00			2,000.00	15,000.00		
Shares in Co-operative Banks				12,000.00						35,000.00		
Shares in Federal Savings & Loan Assoc.	5,000.00	15,000.00			11,000.00	64,000.00			16,970.84	30,000.00		
Deposits in Savings Banks	65,000.00	185,000.00	2,093.32			157,532.49		10,142.45	30,204.82	214,550.09	88,040.90	
Assessment by Mass. Credit Union Share Ins.		24,000.00		1.00		76,823.11	7,103.92	202.45	478.75	61,414.78	6,606.17	
Furniture & Fixtures		69,331.97			16,471.53	36,930.76	9,323.52			169,758.11	2,094.21	
Bank Building		108,198.03				141,919.89				32,014.48		
Leasehold Improvements		1,710.00										
Other		2,286.78		29.00	269.51	13,278.61	1,591.74			22,870.91	166.50	
TOTAL	411,890.19	5,064,700.05	26,227.80	38,756.67	767,740.16	8,507,105.19	893,118.84	24,579.41	86,484.40	7,430,619.09	841,272.72	
LIABILITIES												
Shares	322,728.80	4,537,260.22	19,800.11	27,365.23	649,519.93	7,754,730.57	780,695.98	21,530.78	68,605.50	6,478,134.05	790,536.51	
Deposits												
All Club Accounts		81,440.00				3,877.00					1,048.00	
Guaranty Fund	57,383.00	145,357.41	2,977.04	9,110.31	68,698.84	424,094.51	58,538.81	1,582.02	5,889.65	261,208.69	40,037.99	
Reserve Fund		10,068.21	1,118.89		1,149.00		347.04	65.92	1,575.19	186,710.61	5,247.68	
Undivided Earnings	3,121.68	17,641.18	1,042.88	1,840.30	34,959.12	51,342.55	6,771.59	850.90	4,857.94	34,853.34	2,971.80	
Interim Income	20,841.14	133,980.26	1,288.88	290.96		208,415.19	23,775.99	549.79	5,019.47	232,896.47		
Unearned Interest												
Notes Payable										50,000.00		
Suspense						10,630.63	185.51				87.25	
Due Mortgagors						14,300.00						
Borrowers Accumulation for Taxes	7,598.97	49,807.61			4,904.79	38,694.97	18,206.72			3,919.14	1,145.94	
Loan Protection Insurance		77,500.00		147.27					520.65			
Payroll Deductions										179,609.28	197.55	
Other	216.60	11,645.16		2.60	8,508.48	1,019.77	4,597.20		16.00	3,287.51		
TOTAL	411,890.19	5,064,700.05	26,227.80	38,756.67	767,740.16	8,507,105.19	893,118.84	24,579.41	86,484.40	7,430,619.09	841,272.72	
Number of Members	702	4,651	188	47	1,096	4,790	1,378	68	129	10,072	1,250	
Number of Borrowers	234	2,171	44	26	326	1,147	628	45	65	6,436	557	
Number of Depositors												
TOTAL	936	6,822	232	73	1,422	5,937	2,006	113	194	16,508	1,807	
	5¼%	5½%	5%	4%	4%	5¼%	5%	4½%	6%	5½%	5¼%	

	CLINTON	CONCORD	DANVERS	DEDHAM			DOUGLAS	EASTHAMPTON	EVERETT			
ASSETS	Colonial Press	G.R.	Essex Agricultural	Hersey Employees	Rust Craft	Westinghouse Employees	Hayward Schuster Employees	F.H.B.T.	Carmote Employees	Chesterton	Everett	
Cash in Banks	34,073.89	30,566.33	2,953.53	8,467.03	77,509.47	1,009.94	23,524.83	3,297.97	4,021.65	9,241.87	126,046.54	
Cash on Hand		6,000.00			12,000.00		3,000.00	100.00			2,000.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				1,000.00			24,145.48				99,990.98	
Central Credit Union Fund, Inc.							10,328.96				5,519.19	
Personal Loans	902,975.65	476,717.65	20,900.99	128,353.76	434,076.42	30,179.00	183,773.00	15,110.50	3,515.80	111,602.38	999,026.11	
FHA Title I												
Real Estate Loans	300,300.42	626,682.39					57,323.58				1,588,527.78	
Home Improvement Loans	95,507.01										137,199.01	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		130,799.57		53,203.13	16,028.75		138,308.75				207,905.00	
Bank Stocks	26,638.88	178,941.80		4,723.41	45,169.43		53,629.39					
Insurance Stocks												
Certificates of Deposit		133,769.33									50,000.00	
Shares in Co-operative Banks	20,000.00		35,259.30	8,000.00	95,050.80		30,000.00					
Shares in Federal Savings & Loan Assoc.	60,000.00			10,000.00			13,000.00					
Deposits in Savings Banks		200,000.00	6,734.96	8,027.03	34,620.72	5,324.04	289,000.00	7,000.00	19,002.32	16,056.21		
Assessment by Mass. Credit Union Share Ins.	10,609.81			2,020.18	6,031.00		2,989.78			1,447.05	27,910.78	
Furniture & Fixtures	1,166.41										3,693.38	
Bank Building											33,871.62	
Leasehold Improvements												
Other	70.80	1,181.30			319.00		5,526.26				231.23	
TOTAL	1,451,342.87	1,784,658.37	65,848.78	223,794.54	720,805.59	36,512.98	834,550.03	25,508.47	26,539.77	138,347.51	3,281,921.62	
LIABILITIES												
Shares	1,262,932.62	1,568,061.52	45,282.94	199,345.87	619,036.94	28,849.85	664,372.77	24,590.00	17,265.59	126,966.90	3,060,582.05	
Deposits			8,615.47									
All Club Accounts							21,310.50					
Guaranty Fund	70,291.66	96,668.17	8,726.78	13,340.78	69,646.69	4,445.50	59,003.50		4,714.87	2,891.10	92,723.75	
Reserve Fund	15,494.82	565.83	189.12		1,909.75	920.03	20,000.00		55.46	3,000.00	63,029.04	
Undivided Earnings	34,079.95	58,400.39		4,329.93	10,000.00	319.90	52,401.21		3,875.03	3,913.35	51,468.46	
Interim Income	57,447.18	54,612.14	3,034.47	5,655.61	18,316.28	1,753.85	16,787.47	893.77	628.82			
Unearned Interest												
Notes Payable												
Suspense		404.57										
Due Mortgagors												
Borrowers Accumulation for Taxes	6,544.29	5,945.75									13,293.23	
Loan Protection Insurance				945.75		223.85	502.74			1,576.16		
Payroll Deductions												
Other	4,552.35			176.60	1,895.93		171.84	24.70			825.09	
TOTAL	1,451,342.87	1,784,658.37	65,848.78	223,794.54	720,805.59	36,512.98	834,550.03	25,508.47	26,539.77	138,347.51	3,281,921.62	
Number of Members	1,367	881	358	367	623	260	755	111	51	145	1,744	
Number of Borrowers	718	475	71	202	395	118	243	12	17	100	653	
Number of Depositors			32									
TOTAL	2,085	1,356	461	569	1,018	378	998	123	68	245	2,397	
	5½%	5¾%	5%	5½%	5¼%	4%	5½%	5½%	5%	6%	6%	

	EVERETT (continued)					FALL RIVER					FITCHBURG	
ASSETS	Everett Police	Gardon Street	Merchemco	Octane	Wapico	Corky Row	Fall River Municipal Employees	Fall River Postal Employees	Kavodian	St. Anne's	Cleghorn	
Cash in Banks	2,450.65	4,649.13	25,094.62	5,943.69	3,218.33	9,638.69	304,486.56	8,374.07	2,694.57	46,236.71	557,549.78	
Cash on Hand			250.00			25.00	88,200.00			152,557.29	136,283.38	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed							309,888.75			536,633.83	53,975.00	
Central Credit Union Fund, Inc.							205,499.47				220,000.00	
Personal Loans	41,359.17	62,257.21	248,914.00	49,726.10	4,216.72	154,527.11	4,678,929.40	186,043.40	86,299.20	4,440,693.62	2,627,244.56	
FHA Title I											53,571.60	
Real Estate Loans			329,166.32			123,626.23	6,048,110.28	109,003.34		4,513,357.14	3,071,384.40	
Home Improvement Loans			12,301.00			28,020.25	436,643.28	19,653.00		415,506.76	22,040.00	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds							50,000.00			2,107,652.00	2,945,705.25	
Bank Stocks				5,076.04			82,787.99		9,816.01	493,277.22	1,142,604.54	
Insurance Stocks												
Certificates of Deposit							300,000.00			150,000.00		
Shares in Co-operative Banks	3,000.00	257.18	126,000.00			14,000.00	126,307.00			50,000.00	10,000.00	
Shares in Federal Savings & Loan Assoc.						20,209.35	157,807.90	15,000.00	2,559.49	10,000.00		
Deposits in Savings Banks	10,000.00	3,516.46			6,327.78		75,500.95	60,000.00	16,958.75	20,000.00		
Assessment by Mass. Credit Union Share Ins.							105,264.32	2,995.93	880.01	111,286.48	97,977.47	
Furniture & Fixtures		102.42	1,428.25			1,043.56	2.00	313.85	100.00	57,348.31	40,546.00	
Bank Building							157,229.74			219,592.92	248,243.19	
Leasehold Improvements						331.06						
Other						169.60	340,050.32		955.23	35,818.21	28,959.00	
TOTAL	56,809.82	70,782.40	743,154.19	60,745.83	13,762.83	351,590.85	13,466,707.96	401,383.59	120,263.26	13,359,960.49	11,256,084.17	
LIABILITIES												
Shares	36,149.67	51,653.32	654,253.48	21,073.81	2,519.99	281,928.84	11,517,184.08	348,640.58	94,249.17	11,152,773.43	10,544,253.34	
Deposits												
All Club Accounts						10,936.35	201,861.00			170,757.00	80,117.82	
Guaranty Fund	8,047.68	9,505.37	66,817.11	25,659.48	5,833.76	17,028.46	572,687.68	29,434.02	8,640.75	529,202.76	407,000.00	
Reserve Fund	9,132.58	1,606.37	8,261.75	11,630.93	6,275.13	24,219.81	96,754.28	3,000.00	6,822.15	400,000.00	120,000.00	
Undivided Earnings	2,386.02	4,552.45	3,823.71	178.86		2,688.80	179,652.90	7,577.19	4,102.26	221,326.18	31,928.35	
Interim Income	912.62	3,265.91		2,202.75	−866.05	7,840.67	405,267.41	10,459.23	6,144.26	398,120.90		
Unearned Interest								1,160.49		378,641.69		
Notes Payable										50,000.00		
Suspense												
Due Mortgagors							82,600.00			33,381.53	30,476.28	
Borrowers Accumulation for Taxes			9,905.84			1,053.83	404,171.85	986.08	304.67	23,634.19	39,716.19	
Loan Protection Insurance	181.25	175.93				5,688.20				420.00		
Payroll Deductions												
Other		23.05	92.30			205.89	6,528.76	126.00		1,702.81	2,592.19	
TOTAL	56,809.82	70,782.40	743,154.19	60,745.83	13,762.83	351,590.85	13,466,707.96	401,383.59	120,263.26	13,359,960.49	11,256,084.17	
Number of Members	197	166	527	160	57	751	13,245	590	202	15,986	7,108	
Number of Borrowers	74	87	239	86	35	273	4,251	289	77	3,893	3,104	
Numbe of Depositors												
TOTAL	271	253	766	246	92	1,024	17,496	879	279	19,879	10,212	
	5½%	4½%	5%	5%	None	4%	4½%	5¼%	5½%	4½%	6%	

	FITCHBURG (continued)									FRAMINGHAM		
ASSETS	Crobank	F.I.A.	Filestra	Fitchburg I.C.	Fitchburg Postal Employees	Fitchco	Senco	Simonds Employees	Workers	D.M.C.	Eastern	
Cash in Banks	62,139.63	8,588.52	2,722.24	339,667.69	2,163.15	1,157.54	3,769.52	3,688.15	45,863.85	27,196.99	863.34	
Cash on Hand		500.00		55,000.00					36,577.47	1,500.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				50,043.20				234,211.86	607,288.09	249,111.25	9,000.00	
Central Credit Union Fund, Inc.		58.70		5,476.00	70.06	10,596.90	1,585.93	5,595.07	8,000.00		2,884.52	
Personal Loans	249,769.33	471,948.76	762.00	4,649,449.43	110,203.18	364,613.87	32,510.80	312,470.64	3,777,466.50	158,582.36	69,720.56	
FHA Title I				1,328,743.45								
Real Estate Loans				7,827,295.15					10,219,177.70			
Home Improvement Loans		34,886.79						11,095.00	198,137.51			
Mobile Home Loans												
Real Estate by Foreclosure									14,564.87			
Real Estate in Possession				22,116.10								
Insurance and Taxes Paid												
Bonds				6,002.50	31,187.50			87,133.02	523,987.50	203,394.15	11,000.00	
Bank Stocks				524,982.08				25,892.50	1,057,465.78	40,299.18		
Insurance Stocks								14,875.00				
Certificates of Deposit				700,000.00				60,000.00	780,000.00			
Shares in Co-operative Banks	122,611.68	211.58			40.98	46,995.50	5,407.04	56,809.36	580,000.00			
Shares in Federal Savings & Loan Assoc.	32,722.76			2,000.00		12,800.00			40,000.00			
Deposits in Savings Banks	82,139.44	5,561.65	3,037.63	704,759.74	186.49	25,870.73	730.15	159,934.19	120,849.97	98,258.65	28.40	
Assessment by Mass. Credit Union Share Ins.	3,817.39	3,868.13		112,282.43	1,148.28	5,065.67	377.08		149,234.84			
Furniture & Fixtures		2,852.51		15,700.00					94,028.72			
Bank Building				438,231.99		282.27			327,596.54			
Leasehold Improvements						7,855.21						
Other	1,044.00	2,705.34		5,147.07				7,957.46	7,905.66			
TOTAL	554,244.23	531,181.98	6,521.87	16,786,896.83	144,999.64	475,237.69	44,380.52	979,662.25	18,588,145.00	778,342.58	93,496.82	
LIABILITIES												
Shares	483,230.53	426,344.40	4,138.07	15,150,367.82	122,285.04	357,282.05	30,797.29	812,435.25	16,231,261.83	634,312.16	65,395.44	
Deposits				3,933.53								
All Club Accounts		2,975.00										
Guaranty Fund	47,240.57	23,062.35	1,282.15	1,032,860.09	11,042.81	53,122.29	6,688.75	61,516.72	1,244,963.58	78,334.64	12,069.56	
Reserve Fund	1,857.08	1,359.99	847.21		1,283.93	17,073.71	1,532.21	38,000.00		446.81	3,251.45	
Undivided Earnings	1,555.11		254.44	353,338.76	10,188.62	7,074.05	1,547.47	36,794.65	450,496.64	40,893.68	10,282.72	
Interim Income	5,056.87	11,134.65				15,621.62	2,108.58	28,135.01	264,650.13		2,187.01	
Unearned Interest												
Notes Payable		33,000.00				25,000.00						
Suspense		179.56							898.82	129.99		
Due Mortgagors				18,215.27					205,925.69			
Borrowers Accumulation for Taxes				198,193.70					188,131.49			
Loan Protection Insurance		2,400.84		6,261.00	165.24		1,706.22	2,780.62				
Payroll Deductions				383.95								
Other	15,304.07	30,725.19		23,342.71	34.00	63.97			1,816.82	24,225.30	310.64	
TOTAL	554,244.23	531,181.98	6,521.87	16,786,896.83	144,999.64	475,237.69	44,380.52	979,662.25	18,588,145.00	778,342.58	93,496.82	
Number of Members	991	2,012	28	10,684	185	559	87	789	9,377	1,400	192	
Number of Borrowers	484	528	9	4,325	105	332	42	443	4,759	575	89	
Number of Depositors				1								
TOTAL	1,475	2,540	37	15,010	290	891	129	1,232	14,136	1,975	281	
	6%	5¼%	None	6%	6%	5¼%	6%	6%	6%	5½%	5%	

	FRAMINGHAM (continued)			FRANKLIN	GARDNER		GLOUCESTER			GRAFTON		
ASSETS	Framingham U.A.W.	Independent Hebrew	Suburban	Thomson	Gardner Franco-American	Gardner Polish American	Gloucester	Gloucester Fire Department	Gloucester Municipal	Grafton Suburban		
Cash in Banks	3,548.16	5,530.52	1,007,285.39	2,580.37	21,717.79	91,675.24	3,352.31	1,545.01	3,839.91	31,842.24		
Cash on Hand	10,261.97		12,000.00		30,025.00	4,500.00				7,525.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed			1,604,447.18		520,000.00	50,719.17						
Central Credit Union Fund, Inc.		89.64			308,459.74							
Personal Loans	411,359.03	20,957.50	6,805,093.19	14,700.84	2,300,086.09	1,044,509.10	32,636.08	54,952.80	80,403.80	1,450,297.42		
FHA Title I					250,941.16							
Real Estate Loans					3,665,826.87	63,382.67				56,101.44		
Home Improvement Loans			1,379,423.60		34,634.65							
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	7,000.00		8,134,313.88		568,688.89	30,000.00						
Bank Stocks	8,336.72		16,125.00		288,507.57	31,750.00						
Insurance Stocks												
Certificates of Deposit			600,000.00		750,000.00					100,000.00		
Shares in Co-operative Banks	1,000.00	1,141.56		17,600.00					9,849.88			
Shares in Federal Savings & Loan Assoc.							2,668.08					
Deposits in Savings Banks	23,471.11	9,346.53		28,625.19	2,191.99	21,097.14		4,000.00	118,368.74	75,655.83		
Assessment by Mass. Credit Union Share Ins.	3,937.46		147,214.52	805.86	78,270.67	10,826.01			2,077.84	14,280.43		
Furniture & Fixtures	3,826.51	61.77	47,650.09		25,517.10	14,096.17			122.50	2,856.59		
Bank Building					133,302.95	27,289.01			928.07			
Leasehold Improvements			20,335.40									
Other	7,175.23		10,481.92	70.00	105,138.51	7,620.31	2,691.08		353.15			
TOTAL	479,916.19	37,127.52	19,784,370.17	64,382.26	9,083,308.98	1,397,464.82	41,347.55	60,497.81	215,943.89	1,738,558.95		
LIABILITIES												
Shares	424,987.77	28,966.59	18,820,206.81	51,709.38	8,079,687.61	1,188,020.39	20,134.43	50,286.83	194,190.00	1,532,624.06		
Deposits												
All Club Accounts			31,825.00		14,474.75	29,415.50				2,110.50		
Guaranty Fund	20,659.17	4,203.99	172,536.99	5,294.67	477,173.72	23,175.34	7,777.19	3,864.54	11,774.03	97,400.00		
Reserve Fund	11,000.00	74.75		541.89	51,868.64	4,162.34	2,689.18		55.64			
Undivided Earnings	1,507.21	2,385.27	243,435.06	1,305.59	171,776.73	52,732.81	6,878.15	2,708.25	728.55	23,800.19		
Interim Income	8,817.50	1,496.92	513,349.07	5,530.73	122,576.26	53,462.47	2,914.69	3,638.19	8,798.28	81,875.67		
Unearned Interest												
Notes Payable	9,000.00					40,000.00						
Suspense	215.76				644.27							
Due Mortgagors					37,596.05							
Borrowers Accumulation for Taxes					119,561.96	4,775.83						
Loan Protection Insurance	3,405.57				5,884.21		902.01					
Payroll Deductions												
Other	323.21		3,017.24		2,064.78	1,720.14	51.90		397.39	748.53		
TOTAL	479,916.19	37,127.52	19,784,370.17	64,382.26	9,083,308.98	1,397,464.82	41,347.55	60,497.81	215,943.89	1,738,558.95		
Number of Members	1,668	141	10,416	56	8,129	1,552	112	91	411	2,174		
Number of Borrowers	533	42	4,764	25	3,064	881	59	76	149	1,287		
Number of Depositors												
TOTAL	2,201	183	15,180	81	11,193	2,433	171	167	560	3,461		
	5%	5%	6%	4½%	5½%	5⅝%	4½%	6%	5%	5¾%		

	GRANBY	GREENFIELD		GROTON		HAVERHILL						
ASSETS	Granby	G.T. & D.	Treasure	Hovoco	Nashoba	Haverhill	Haverhill Fire Department	Haverhill Italian-American	Haverhill Municipal Employees	Haverhill Police Department		
Cash in Banks	1,049.95	17,373.98	10,625.71		18,366.25	1,314.46	7,644.59	91,168.65	10,543.43	1,367.19		
Cash on Hand	600.00	1,000.00			1,500.00		600.00	20,500.00				
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed								10,000.00				
Central Credit Union Fund, Inc.	52.26	14,986.28			5,901.46		833.62	657.60				
Personal Loans	149,045.76	113,469.18	138,044.38	28,549.00	366,993.26	28,803.31	235,469.82	545,022.48	70,292.58	42,825.00		
FHA Title I												
Real Estate Loans							83,623.26	1,318,914.71				
Home Improvement Loans	24,545.00						41,670.09					
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	54,278.59				173,406.98			294,093.00				
Bank Stocks	13,484.43				35,820.08			34,003.72				
Insurance Stocks					7,000.00							
Certificates of Deposit	10,000.00		37,000.00				16,000.00					
Shares in Co-operative Banks		35,249.48	5,000.00	9,000.00	30,000.00							
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	44,106.83	108,871.95	61,795.96	45,618.63	20,068.81	924.99	5,543.42	20,000.00		2,118.11		
Assessment by Mass. Credit Union Share Ins.	2,827.90	2,817.71						21,186.97	499.77			
Furniture & Fixtures	837.75				2,389.58	14.00	589.25	3,600.00				
Bank Building								8,200.00				
Leasehold Improvements												
Other	2,078.18							2,624.00				
TOTAL	302,906.65	293,768.58	252,466.05	83,167.63	661,446.42	31,056.76	391,974.05	2,369,971.13	81,335.78	46,310.30		
LIABILITIES												
Shares	281,560.35	237,501.86	220,704.88	70,450.84	584,071.45	23,695.68	338,195.63	2,054,413.05	71,251.83	38,000.97		
Deposits												
All Club Accounts			10,579.00					39,175.00				
Guaranty Fund	8,394.58	35,290.03	13,448.94	8,591.14	25,864.22	4,926.76	24,998.41	132,000.00	1,151.82	6,068.04		
Reserve Fund	1,908.70	14,774.92	56.97	631.63	10,000.00		1,000.00	4,630.24				
Undivided Earnings	9,152.47		7,582.46	708.31	16,660.15	695.24	13,707.72	10,045.32	4,948.41	1,886.60		
Interim Income		4,677.43		2,783.02	23,350.18	1,702.68	13,943.82	58,974.44	2,866.27	354.69		
Unearned Interest												
Notes Payable								60,000.00				
Suspense			78.20									
Due Mortgagors												
Borrowers Accumulation for Taxes							14.07	8,898.62				
Loan Protection Insurance	1,873.35	1,524.34			1,381.01			1,768.35	806.68			
Payroll Deductions												
Other	17.20		15.60	2.69	119.41	36.40	114.40	66.11	310.77			
TOTAL	302,906.65	293,768.58	252,466.05	83,167.63	661,446.42	31,056.76	391,974.05	2,369,971.13	81,335.78	46,310.30		
Number of Members	475	565	160	264	1,029	91	607	1,628	338	144		
Number of Borrowers	156	234	96	80	415	42	267	841	129	61		
Number of Depositors												
TOTAL	631	799	256	344	1,444	133	874	2,469	467	205		
	5¾%	4%	5%	5%	5%	5%	5½%	5¼%	5%	5%		

	HAVERHILL (continued)			HOLYOKE								
ASSETS	Haverhill Postal Employees	Haverhill Teachers	MEEC Employees	Holyoke	Holyoke Municipal Employees	Holyoke Postal	Holyoke Teachers	Main Street	Nablanko	Scottie		
Cash in Banks	2,947.03	38,002.68	9,125.47	33,398.97	30,637.31	925.19	402.35	573.35	24,431.08	20,411.45		
Cash on Hand				2,000.00	25.00			20.00				
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed					34,333.93							
Central Credit Union Fund, Inc.				15,000.00	10,000.00	6,000.00	532.17			63.36		
Personal Loans	77,007.91	349,561.50	27,747.00	216,911.95	556,092.68	88,881.99	13,959.91	93,532.79	494,761.23	158,437.23		
FHA Title I												
Real Estate Loans		94,361.71		656,111.21								
Home Improvement Loans				12,485.21	84,122.74	7,965.50						
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds				129,603.20	209,324.78				5,000.00	51,886.30		
Bank Stocks		69,937.50		9,787.56	13,562.50					23,590.13		
Insurance Stocks					22,266.25					7,554.22		
Certificates of Deposit												
Shares in Co-operative Banks		45,493.50	14,115.18	14,000.00	11,000.00		2,000.00					
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	2,227.16	103,783.44	14,624.51	35,000.00	81,000.00	16,500.00	174.60	30,217.48	46,369.69	46,942.15		
Assessment by Mass. Credit Union Share Ins.		6,616.04		10,192.92	3,000.00	1.00	273.34	1,074.82	3,453.79	1,785.42		
Furniture & Fixtures	52.40	1,268.00		5,373.75	1,034.80	58.25			3,202.59	6,716.63		
Bank Building												
Leasehold Improvements												
Other		788.00		281.67					285.12			
TOTAL	82,234.50	709,812.37	65,612.16	1,140,146.44	1,056,399.99	120,331.93	17,342.37	125,418.44	577,503.50	317,386.89		
LIABILITIES												
Shares	61,832.68	572,457.18	56,610.91	956,408.09	880,360.90	102,205.79	13,027.04	116,984.79	486,941.24	273,222.76		
Deposits												
All Club Accounts		43,369.02				1,050.00			48,467.50			
Guaranty Fund	11,550.00	37,638.43	3,306.57	133,810.00	40,067.00	8,039.00	3,533.92	2,534.51	20,093.51	13,365.21		
Reserve Fund	8,041.97	3,689.66	2,765.99	9,500.71	37,000.00	650.00	246.78	460.13	11,139.01	20,721.93		
Undivided Earnings	775.13	27,497.58	495.07	8,260.13	20,268.36	3,271.97	464.41		6,286.32	3,600.92		
Interim Income		25,242.91	2,388.47	29,701.57	72,250.75	2,956.84		4,409.67		6,419.48		
Unearned Interest						2,158.33						
Notes Payable												
Suspense												
Due Mortgagors		−221.15										
Borrowers Accumulation for Taxes				1,443.58								
Loan Protection Insurance				339.55	6,175.97			1,022.11	1,496.74			
Payroll Deductions												
Other	34.72	138.74	45.15	682.81	277.01		70.22	7.23	3,079.18	56.59		
TOTAL	82,234.50	709,812.37	65,612.16	1,140,146.44	1,056,399.99	120,331.93	17,342.37	125,418.44	577,503.50	317,386.89		
Number of Members	242	556	106	708	779	244	176	537	1,040	692		
Number of Borrowers	112	314	54	246	484	128	30	267	543	330		
Number of Depositors												
TOTAL	354	870	160	954	1,263	372	206	804	1,583	1,022		
	5½%	6%	4¼%	5¼%	6½%	5½%	4%	5¼%	5¾%	5½%		

	HUDSON	LAWRENCE							LEOMINSTER			
ASSETS	LaPointe Employees	Elgasco	Lawrence	Lawrence Firefighters Municipal	Lawrence Modern	Lawrence Postal Employees	Lawrence Teachers	Marconi	Doyle Works	Leominster	Pyralart Employees	
Cash in Banks	6,250.68	31,144.08	24,355.43	12,698.94	1,329.24	2,684.62	13,567.40	17,547.80	8,054.33	61,123.12	41,057.39	
Cash on Hand	1,500.00		7,000.00	50.00				500.00		14,500.00	1,600.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed			129,425.00				7,000.00	3,000.00		373,609.43	309,812.50	
Central Credit Union Fund, Inc.			1,093.92	1,488.33			603.53			20,000.00	150,000.00	
Personal Loans	188,943.57	294,746.67	552,654.32	477,847.57	75,949.57	91,879.26	180,095.12	308,071.20	23,341.71	3,561,346.07	1,299,742.31	
FHA Title I										483,955.48		
Real Estate Loans			653,443.56	46,771.51				156,612.54		125,339.12	455,316.14	
Home Improvement Loans								40,603.95		12,997.20	4,557.35	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			30,008.25	55,000.00			11,645.00			101,193.20	770,108.50	
Bank Stocks			7,179.00	10,400.00			1,261.80	51,089.00	972.53	34,565.00	48,277.25	
Insurance Stocks				17,276.52								
Certificates of Deposit			50,000.00	20,000.00						306,552.09	200,000.00	
Shares in Co-operative Banks		57,000.00	50,473.04	8,296.86		10,000.00	10,000.00		62,136.98	1,866.37		
Shares in Federal Savings & Loan Assoc.									1,853.72	228,256.85		
Deposits in Savings Banks	163,392.33	19,969.62	119,192.69	68,931.87	15,458.35		9,982.68	57,041.75	23,138.79	155,564.28		
Assessment by Mass. Credit Union Share Ins.	2,922.78	2,966.77	12,170.33	5,628.27			1,970.45	5,344.80		44,452.67	28,056.28	
Furniture & Fixtures			4,344.00	6,579.13	17.00		50.00	5,598.51	59.74	8,608.86	20,945.98	
Bank Building										86,591.58		
Leasehold Improvements								13,253.17				
Other	50.66			718.00		105.48	155.00	1,876.00		1,720.00		
TOTAL	363,060.02	405,827.14	1,641,339.54	731,687.00	92,754.16	104,669.36	236,330.98	660,538.72	119,557.80	5,622,241.32	3,329,473.70	
LIABILITIES												
Shares	292,859.48	302,090.64	1,209,808.72	607,636.13	70,448.77	88,104.49	200,886.02	556,697.89	77,333.60	5,072,500.54	2,723,512.64	
Deposits			10,445.33									
All Club Accounts			6,560.00	4,298.00				16,351.00	21,535.00	24,721.78	136,319.75	
Guaranty Fund	11,210.96	28,579.34	161,000.00	28,958.42	16,121.58	8,479.93	14,117.27	40,377.23	12,060.02	146,500.00	207,000.00	
Reserve Fund	9,500.00	54,371.99	126,687.53	35,000.00	3,111.19	2,000.00	1,000.00	2,427.70	1,199.43	102,997.94	1,000.00	
Undivided Earnings	40,234.76	7,379.89	27,139.41	9,121.52		1,379.64	2,139.06	6,608.73	5,638.26	273,346.80	149,406.92	
Interim Income	7,372.58	13,405.28	89,907.04	45,751.18		4,652.30	11,799.63	32,969.39	1,674.39		109,922.59	
Unearned Interest							6,389.00					
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			4,986.47	124.65				3,582.52		1,333.47	423.19	
Loan Protection Insurance	1,698.94		4,499.09			8.00		1,311.36				
Payroll Deductions												
Other	183.40		305.95	797.10	3,072.62	45.00		212.90	117.10	840.79	1,888.61	
TOTAL	363,060.02	405,827.14	1,641,339.54	731,687.00	92,754.16	104,669.36	236,330.98	660,538.72	119,557.80	5,622,241.32	3,329,473.70	
Number of Members	304	366	2,342	1,033	331	212	344	736	213	5,156	2,377	
Number of Borrowers	235	270	961	592	111	126	145	287	87	3,499	1,447	
Number of Depositors			12									
TOTAL	539	636	3,315	1,625	442	338	489	1,023	300	8,655	3,824	
	5½%	6%	6%	6½%	4½%	5¼%	5¼%	5¼%	4½%	6%	5%	

	LOWELL									LYNN		
ASSETS	Highland	Ideal	Jeanne d'Arc	Lowell	Lowell Electric Light Employees	Lowell Firefighters	Lowell Postal Employees	Lowell Sun Employees	Northern Mass. Telephone Workers	Brotherhood	Community	
Cash in Banks	2,373.81	9,752.68	1,221,914.35	3,458.37	12,042.00	15,515.82	3,087.79	9,010.09	15,709.50	112,997.52	28,739.87	
Cash on Hand			200.00						6,000.00	100.00	200.00	
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed			1,589,920.00		3,000.00				155,874.69	2,380,750.00	254,306.25	
Central Credit Union Fund, Inc.						168.55			52,797.29			
Personal Loans	81,751.56	154,741.48	711,791.18	28,332.31	153,513.50	629,967.25	77,453.71	50,208.00	2,594,809.64	2,212,094.37	730,730.20	
FHA Title I												
Real Estate Loans	11,604.58		7,009,072.71	55,507.89					673,249.26	3,254,401.41	1,268,433.90	
Home Improvement Loans					8,425.24				107,389.50	58,765.00	170,765.03	
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	20,000.00		2,507,453.06			70,249.59			100,000.00	240,008.43	49,125.00	
Bank Stocks			7,341.08						182,583.56	367,302.20	134,760.72	
Insurance Stocks												
Certificates of Deposit			500,000.00			30,000.00					100,000.00	
Shares in Co-operative Banks	7,500.00			10,500.00	10,000.00				3,000.00	12,000.00		
Shares in Federal Savings & Loan Assoc.	247.62				16,000.00	2,660.57				20,000.00		
Deposits in Savings Banks	37,218.65	5,185.87		57,000.00	79,931.57	21,381.06	10,741.70	24,116.89		373,000.00	84,185.03	
Assessment by Mass. Credit Union Share Ins.		1,161.44	115,093.70		2,181.09		724.08	657.20	15,435.55	74,022.63	7,015.78	
Furniture & Fixtures	794.73	2,328.33						172.56	1.00	5,125.00	1,606.71	
Bank Building												
Leasehold Improvements										2,500.00	248.89	
Other		288.58	1,000.00	280.00					17,118.74			
TOTAL	161,490.95	173,458.38	13,663,786.08	155,078.57	285,093.40	769,942.84	92,007.28	84,164.74	3,923,968.73	9,113,066.56	2,830,117.38	
LIABILITIES												
Shares	126,368.83	132,325.50	12,579,850.47	108,052.21	235,271.69	665,295.58	77,460.81	77,834.91	3,350,595.01	8,386,511.49	2,657,346.70	
Deposits												
All Club Accounts												
Guaranty Fund	22,927.00	16,471.86	575,717.97	30,093.03	24,701.50	37,929.00	5,443.00	1,186.27	302,984.50	302,493.00	68,933.71	
Reserve Fund	2,977.13	2,061.21	113,769.31	6,315.85	8,000.00	4,000.00	1,760.00	1,000.00	29,575.23	71,000.00	2,116.00	
Undivided Earnings	5,404.70	3,764.97	274,732.14	7,045.00	7,828.02	26,983.19	4,685.28	570.95	100,000.00	32,092.57	47,301.18	
Interim Income	3,335.50	3,782.04		2,936.26	8,826.59	35,248.25	2,589.45	3,572.61	133,285.60	271,618.68		
Unearned Interest												
Notes Payable		15,000.00									30,000.00	
Suspense												
Due Mortgagors			2,000.00									
Borrowers Accumulation for Taxes	413.95		116,156.64	615.94					6,160.14	40,317.76	17,994.88	
Loan Protection Insurance							68.74			9,033.06	4,726.55	
Payroll Deductions												
Other	63.84	52.80	1,559.55	20.28	465.60	486.82			1,368.25		1,698.36	
TOTAL	161,490.95	173,458.38	13,663,786.08	155,078.57	285,093.40	769,942.84	92,007.28	84,164.74	3,923,968.73	9,113,066.56	2,830,117.38	
Number of Members	271	510	6,206	221	233	870	231	145	4,084	3,129	2,022	
Number of Borrowers	87	259	1,334	75	139	695	107	81	1,901	1,216	713	
Number of Depositors												
TOTAL	358	769	7,540	296	372	1,565	338	226	5,985	4,345	2,735	
	5¼%	5%	5½%	5½%	5¼%	5¾%	5½%	5%	5¾%	3¼%	6%	

	LYNN (continued)									MALDEN		
ASSETS	General Electric River Works Employees	Labor Circle	Lynn	Lynn Municipal Employees	Lynn Police	Lynn Postal District Employees	Lynn Teachers	St. Jean Baptists	West Lynn G.E. Employees	Bell Rock		
Cash in Banks	522,560.01	45,591.05	5,911.91	5,532.56	1,954.85	16,398.56	4,827.37	126,032.56	15,059.43	4,102.36		
Cash on Hand		100.00	595.63		150.00			20,000.00				
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		20,241.50								15,000.00		
Central Credit Union Fund, Inc.	2,000.00							7,135.34	21,436.92			
Personal Loans	5,263,873.34	225,233.64	288,876.19	49,310.73	99,154.55	286,604.00	150,903.15	809,169.43	843,559.90	19,701.52		
FHA Title I									106,018.94			
Real Estate Loans		13,184.25	279,031.24		100,511.75			1,971,746.73				
Home Improvement Loans	475,124.00				24,443.50			281,635.73	134,367.64			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	175,000.00							362,817.90	48,986.24			
Bank Stocks	550,067.91								42,258.73	2,811.69		
Insurance Stocks												
Certificates of Deposit	400,000.00							70,000.00				
Shares in Co-operative Banks	172,000.00	66,522.13		78,000.00	10,000.00	10,000.00		25,428.69		2,000.00		
Shares in Federal Savings & Loan Assoc.										14,186.15		
Deposits in Savings Banks	635,000.00	9,020.48	57,181.59		100,000.00	19,963.49	2,905.50	241,621.95	66,966.86			
Assessment by Mass. Credit Union Share Ins.	67,520.86	3,193.12	4,737.49					30,488.77	10,911.40			
Furniture & Fixtures	28,048.65	1,500.00	5,400.00					7,067.98	1,290.00	100.00		
Bank Building								68,714.34				
Leasehold Improvements				195.00				22,179.14				
Other	129,444.00			654.00			413.00		458.73	198.00		
TOTAL	8,420,638.77	384,586.17	641,734.05	133,692.29	336,214.65	332,966.05	159,049.02	4,044,038.56	1,291,314.79	58,099.72		
LIABILITIES												
Shares	7,345,332.55	324,468.84	553,428.66	115,061.79	262,856.91	251,237.79	124,390.23	3,541,743.11	1,093,840.77	47,374.98		
Deposits								7,492.35				
All Club Accounts								30,271.30				
Guaranty Fund	892,600.75	41,948.83	40,779.57	11,685.94	22,550.87	38,360.61	15,716.60	137,481.83	130,211.50	8,063.33		
Reserve Fund	2,884.52	8.91	2,856.17	4,083.21	15,782.52	11,000.00	2,639.64	34,565.69	9,730.05			
Undivided Earnings	73,093.34	83.13	38,666.05	84.81	9,387.59	11,008.01	3,809.63	99,140.35	25,000.00	264.13		
Interim Income	98,056.33	16,249.14		2,776.54	19,564.94	17,855.55	12,354.23		28,008.34	2,279.01		
Unearned Interest												
Notes Payable												
Suspense								514.14				
Due Mortgagors								10,000.00				
Borrowers Accumulation for Taxes		904.27	522.11		6,002.30			145,645.13				
Loan Protection Insurance		923.05	5,247.85			3,322.59		13,001.24	2,103.59	106.27		
Payroll Deductions												
Other	8,671.28		233.64		69.52	181.50	138.69	24,183.42	2,420.54	12.00		
TOTAL	8,420,638.77	384,586.17	641,734.05	133,692.29	336,214.65	332,966.05	159,049.02	4,044,038.56	1,291,314.79	58,099.72		
Number of Members	10,219	947	590	495	398	821	565	3,416	2,475	184		
Number of Borrowers	6,087	314	255	191	170	455	226	940	1,908	56		
Number of Depositors								27				
TOTAL	16,306	1,261	845	686	568	1,276	791	4,383	4,383	240		
	5½%	6%	6%	4%	6%	6%	5%	6%	4%	5%		

	MALDEN (continued)			MANSFIELD	MARBLEHEAD	MARLBORO	MAYNARD	MEDFORD		MEDWAY		
ASSETS	Malden City Employees	New England Electric System Employees	Progressive Workmen's	Mansfield	Marblehead	St. Mary's	Maynard Consumers	Medford Municipal Employees	Mystic	Medway		
Cash in Banks	101,101.14	59,564.46	113,912.22	127,186.02	296.68	14,560.02	9,898.06	9,772.43	—46.54	3,875.46		
Cash on Hand		1,000.00	26,256.84	2,700.00	100.00	4,531.64	500.00	10.00				
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		25,000.00	1,394,066.51	85,000.00			25,805.30					
Central Credit Union Fund, Inc.			6,994.34	36,347.16	62.94	1,025.86	10,139.87	97.51				
Personal Loans	595,540.82	915,500.58	1,217,752.11	989,662.08	80,671.26	81,476.78	259,635.76	455,706.39	24,346.01	35,830.00		
FHA Title I			188,753.96	36,193.06								
Real Estate Loans	69,413.08	855,555.42	5,428,698.54	845,984.00			279,350.31					
Home Improvement Loans	191,887.00	222,535.29		108,129.67			18,020.50			2,738.00		
Mobile Home Loans												
Real Estate by Foreclosure						23,000.00						
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	50,369.00	239,782.50	1,620,530.00	10,000.00			39,807.60	10,000.00				
Bank Stocks		89,829.45		20,000.00			25,575.80					
Insurance Stocks												
Certificates of Deposit			100,000.00	100,000.00								
Shares in Co-operative Banks	28,723.54	129,347.65	9,275.61	120,000.00		3,797.65		56,389.99				
Shares in Federal Savings & Loan Assoc.		14,592.71		30,000.00				15,100.00				
Deposits in Savings Banks	145,000.00		40,321.80	120,107.50	9,020.52	4,427.56	50,555.25	43,898.15	1,344.50	8,680.77		
Assessment by Mass. Credit Union Share Ins.	5,682.59	21,971.80	1.00	6,382.47	1,023.93		6,466.89	3,149.30	243.35			
Furniture & Fixtures	2,066.60	6,668.74	29,141.61	3,240.00	167.76	222.57	5,564.00					
Bank Building			88,665.74									
Leasehold Improvements				346.17								
Other	486.00	5,111.16	89.50	454.19	192.95		381.00	353.20	100.00			
TOTAL	1,190,269.77	2,586,459.76	10,264,459.78	2,641,732.32	91,536.04	133,042.08	731,700.34	594,476.97	25,987.32	51,124.23		
LIABILITIES												
Shares	1,015,868.17	2,278,902.26	9,181,356.67	2,290,858.91	78,136.95	60,138.65	619,001.44	464,890.02	21,199.37	43,703.11		
Deposits						40,788.06						
All Club Accounts	34,627.90	2,794.76	67,852.00			10,938.00	33,317.00					
Guaranty Fund	72,667.42	125,290.25	622,416.62	90,209.29	7,382.04	14,011.12	56,209.40	63,749.62	1,259.15	5,109.39		
Reserve Fund	13,000.00	606.05		47,728.41	609.19		378.30	20,637.33	2,500.00	1,200.00		
Undivided Earnings	21,431.61	69,740.06	211,207.94		3,552.48	5,621.22	741.21	15,281.67	520.44	40.72		
Interim Income	20,208.83	79,555.54		80,656.24	1,722.74		21,584.85	27,115.38	360.90	1,064.51		
Unearned Interest		26,828.70	107,756.11									
Notes Payable				36,000.00								
Suspense							178.58					
Due Mortgagors			14,175.00	19,275.84								
Borrowers Accumulation for Taxes	717.40	982.72	54,976.55	10,956.06			99.88					
Loan Protection Insurance	10,284.95		2,248.68		117.64	708.79						
Payroll Deductions			837.05					2,472.91				
Other	1,463.49	1,759.42	1,633.16	66,047.57	15.00	836.24	189.68	330.04	147.46	6.50		
TOTAL	1,190,269.77	2,586,459.76	10,264,459.78	2,641,732.32	91,536.04	133,042.08	731,700.34	594,476.97	25,987.32	51,124.23		
Number of Members	685	911	6,014	3,401	392	1,162	1,082	803	64	149		
Number of Borrowers	480	714	1,146	1,191	103	101	405	497	30	52		
Number of Depositors						693						
TOTAL	1,165	1,625	7,160	4,592	495	1,956	1,487	1,300	94	201		
	6½%	6%	5½%	5½%	5½%	4%	5¼%	6%	5½%	5%		

	MILFORD	MILLBURY		MILTON	NATICK	NEW BEDFORD						
ASSETS	Milford	High Carbon	Millbury	Damon	Gateway	Aerovox Employees	Citizens	Continental Employees	New Bedford Gas & Edison Light Company	New Bedford Municipal Employees		
Cash in Banks	1,303.03	105,428.69	83,112.72	1,457.94	24,536.67	6,508.65	38,940.48	28,494.03	17,270.22	53,130.02		
Cash on Hand			105,681.70		200.00		12,000.00	718.26	200.00	300.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed			494,192.42				557,000.00					
Central Credit Union Fund, Inc.	108.33	40,000.00	100,000.00				26,013.26		9,256.47	30,724.83		
Personal Loans	2,509.00	363,460.54	5,244,554.28	4,644.50	701,250.24	102,664.81	2,953,129.16	203,061.40	856,427.60	1,003,882.74		
FHA Title I			938,617.11				153,150.52					
Real Estate Loans			2,283,214.10		311,836.02		1,514,201.40	449,106.49		528,627.60		
Home Improvement Loans			597,089.74		37,754.63		104,716.14			152,391.04		
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds							2,138,851.15	21,247.09	2,000.00	321,474.30		
Bank Stocks		17,051.96	14,925.86				103,300.00	13,920.29	5,000.00	33,800.00		
Insurance Stocks												
Certificates of Deposit			280,000.00				30,830.66	6,000.00	14,000.00			
Shares in Co-operative Banks	4,000.00	70,000.00	20,000.00			37,000.00	330,000.00			20,000.00		
Shares in Federal Savings & Loan Assoc.	2,000.00	30,000.00	20,000.00				61,968.92			176,184.14		
Deposits in Savings Banks	914.32	20,171.51	15,500.00		82,818.18	65,931.44	464,841.20	106,855.71	76,856.19	1.00		
Assessment by Mass. Credit Union Share Ins.	1,000.00	5,803.65	87,169.01	39.66	9,695.00		77,102.72		7,998.17			
Furniture & Fixtures		297.92	51,980.27		7,847.68	368.70	41,296.02		2,441.04			
Bank Building			152,372.92									
Leasehold Improvements							3,640.55					
Other	379.55	5,752.83	3,398.79		2,381.79	240.00	70,772.38			2,657.31		
TOTAL	12,214.23	657,967.10	10,491,808.92	6,142.10	1,178,320.21	212,713.60	8,681,754.56	829,403.27	991,449.69	2,323,172.98		
LIABILITIES												
Shares	5,064.84	571,806.22	9,256,634.91	5,348.47	1,103,443.83	172,615.15	7,999,541.19	671,314.64	806,625.55	2,052,379.41		
Deposits									45,027.14			
All Club Accounts			167,856.00					493.35				
Guaranty Fund	6,383.88	35,812.50	291,520.00	112.40	36,312.50	34,514.95	160,791.81	71,071.71	77,539.12	66,885.26		
Reserve Fund	461.03	1,300.00	100,000.00		2,296.12		15,000.00	49,169.39	14,577.25	70,254.74		
Undivided Earnings		30,519.22	128,928.98	227.61	3,991.03	292.81	205,244.47	9,945.20	21,838.60	28,538.94		
Interim Income	304.48	18,529.16	68,821.85	430.31	17,646.17	5,020.87		21,082.08	25,451.56	46,781.16		
Unearned Interest			384,017.02		5,035.24							
Notes Payable							225,000.00					
Suspense			16,775.80		12.38							
Due Mortgagors			62,895.01				68,333.80					
Borrowers Accumulation for Taxes			1,065.14		9,521.77		5,871.96	6,326.90		4,428.31		
Loan Protection Insurance				23.31		269.82				451.04		
Payroll Deductions										53,032.00		
Other			13,294.21		61.17		1,971.33		390.47	422.12		
TOTAL	12,214.23	657,967.10	10,491,808.92	6,142.10	1,178,320.21	212,713.60	8,681,754.56	829,403.27	991,449.69	2,323,172.98		
Number of Members	34	420	10,921	49	1,523	462	5,561	502	995	2,121		
Number of Borrowers	5	335	7,388	20	761	171	2,112	345	815	1,051		
Number of Depositors									178			
TOTAL	39	755	18,309	69	2,284	633	7,673	847	1,988	3,172		
	None	5½%	5¼%	None	5¼%	4%	5½%	6%	6%	5½%		

	NEW BEDFORD (continued)						NEWBURY-PORT	NEWTON		NORTH ADAMS		
ASSETS	New Bedford Postal Employees	Revere Copper and Brass Employees	St. Anne	St. Joseph	Southern Mass. Telephone Workers	U-Strayco	Towle Employees	Newton Municipal	Newton Teachers	Sprague Electric		
Cash in Banks	15,143.61	35,270.80	17,770.82	897.55	102,026.28	15,849.24	8,082.41	7,795.52	2,181.83	14,133.16		
Cash on Hand			5,000.00	2,655.00	3,000.00	2.00						
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		25,000.00				32,555.84				5,000.00		
Central Credit Union Fund, Inc.			10,322.35						98.69	10,000.00		
Personal Loans	63,511.00	210,419.70	104,217.07	298,379.15	1,962,325.87	85,703.00	48,755.17	74,819.59	45,293.91	1,622,150.72		
FHA Title I		57,788.75			238,466.44					128,394.19		
Real Estate Loans			1,067,221.15		393,503.74	39,975.85				18,473.99		
Home Improvement Loans		87,027.93		23,500.00								
Mobile Home Loans										69,198.67		
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		344,721.35	131,726.18		213,425.00					1,044,231.56		
Bank Stocks		6,450.00	113,152.97							203,242.50		
Insurance Stocks												
Certificates of Deposit										100,000.00		
Shares in Co-operative Banks	15,000.00	44,000.00	18,000.00		137,000.00		25,000.00	1,400.00				
Shares in Federal Savings & Loan Assoc.		2,000.00	30,429.54									
Deposits in Savings Banks		174,401.31	121,647.37	35,792.27	103,650.70	23,867.66	54,685.73	48,711.00	28.02			
Assessment by Mass. Credit Union Share Ins.		8,323.94	1.00	3,462.87		1,645.65				28,398.85		
Furniture & Fixtures		1,380.97	3,568.63	3,192.75	8,534.85		293.80	65.96	723.89	1,267.53		
Bank Building			16,519.53	8,805.42								
Leasehold Improvements				14,173.35								
Other		3,578.96	2,736.87	378.50	4,513.85	131.00		286.00		9,567.81		
TOTAL	93,654.61	1,000,363.71	1,642,313.48	391,236.86	3,166,446.73	199,730.24	136,817.11	133,078.07	48,326.34	3,254,058.98		
LIABILITIES												
Shares	73,388.32	876,515.90	1,377,069.88	328,716.12	2,717,694.61	168,049.02	111,169.91	101,629.45	39,936.04	2,430,085.81		
Deposits												
All Club Accounts				4,669.45						32,243.61		
Guaranty Fund	12,361.80	69,915.19	182,907.58	14,634.61	249,936.17	18,705.99	14,152.53	19,174.75	3,561.07	316,185.53		
Reserve Fund	500.00	1,500.00		5,001.77	1,604.21		4,814.54	3,909.00	1,370.30	192,713.51		
Undivided Earnings	6,168.27	7,719.65	29,718.85	10,343.39	92,138.63	8,711.63	778.05	1,986.11	828.86	74,588.37		
Interim Income	1,083.60	26,025.95	39,101.98		101,451.08	3,694.24	5,876.48	6,361.04	2,628.07	177,056.09		
Unearned Interest		18,340.97		27,610.32								
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			11,004.33			378.17						
Loan Protection Insurance	152.62		718.60			80.21						
Payroll Deductions										−319.42		
Other		346.05	1,792.26	261.20	3,622.03	110.98	25.60	17.72	2.00	31,505.48		
TOTAL	93,654.61	1,000,363.71	1,642,313.48	391,236.86	3,166,446.73	199,730.24	136,817.11	133,078.07	48,326.34	3,254,058.98		
Number of Members	358	619	1,131	848	3,208	236	258	607	442	2,598		
Number of Borrowers	165	296	348	289	2,108	138	113	169	135	1,701		
Number of Depositors												
TOTAL	623	915	1,479	1,137	5,316	374	371	776	577	4,299		
	6%	5½%	5⅛%	4%	5½%	5¼%	5%	4⅜%	5%	5½%		

	NORTH ANDOVER	NORTH-BRIDGE	NORTON	NORWOOD			ORANGE	PALMER				
ASSETS	North Andover Municipal	W.M.W.	Fernandes Employees	M & N Employees	Norwood School Employees	Plimpton	Orange	Elco Club	General Package			
Cash in Banks	5,257.71	57,458.72	37,362.78	8,113.76	806.42	29,356.03	27,853.69	36,326.33	19,586.99			
Cash on Hand	50.00	14,100.00	16.53				1,500.00		50.00			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		105,259.37			1,000.00							
Central Credit Union Fund, Inc.		52,808.02	30,409.42			101.61		1,356.74	14,277.30			
Personal Loans	55,262.35	1,074,682.05	523,918.61	171,710.78	61,189.81	109,401.18	797,340.55	187,746.55	109,151.30			
FHA Title I												
Real Estate Loans							35,421.11					
Home Improvement Loans			20,924.40			12,341.98			1,575.00			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds							131,660.03					
Bank Stocks						69,537.73	110,184.96	7,290.80				
Insurance Stocks												
Certificates of Deposit							100,000.00					
Shares in Co-operative Banks		102,361.96		5,000.00	2,000.00		7,000.00	20,752.99	55,153.66			
Shares in Federal Savings & Loan Assoc.		22,667.14					11,294.04		20,000.00			
Deposits in Savings Banks	1,692.83	117,851.62		417.23	23.46	40,000.00	145.11	221.92	50,001.44			
Assessment by Mass. Credit Union Share Ins.	557.17	1.00	5,283.78	1,370.74		2,955.40	15,636.29		2,226.98			
Furniture & Fixtures		1.00	69.96	758.50			5,324.00		110.68			
Bank Building												
Leasehold Improvements												
Other				384.33		886.43	4,000.00		242.85			
TOTAL	62,820.06	1,547,190.88	617,985.48	187,755.34	65,019.69	264,580.36	1,247,359.78	253,695.33	272,376.20			
LIABILITIES												
Shares	57,018.34	1,323,336.40	554,874.40	156,021.67	55,535.56	198,018.52	1,174,758.88	206,963.42	237,377.91			
Deposits												
All Club Accounts				12,191.00								
Guaranty Fund	1,345.73	132,753.75	29,097.45	9,308.52	6,772.95	50,540.23	13,680.73	15,312.80	15,974.56			
Reserve Fund	2,898.69	4,000.00	18,005.63	2,320.42		1,000.00	38,201.47	17,796.59	9,000.00			
Undivided Earnings	1,557.30	46,360.84	6,008.00	469.23	962.39	3,697.13	220.00		3,363.80			
Interim Income		40,222.38		7,312.63	1,748.79	4,879.02	18,720.72	13,587.52	6,490.72			
Unearned Interest						4,473.83			124.13			
Notes Payable												
Suspense			10,000.00									
Due Mortgagors						102.26	42.00					
Borrowers Accumulation for Taxes												
Loan Protection Insurance							1,158.62					
Payroll Deductions												
Other		517.51		131.87		1,869.37	577.36	35.00	45.08			
TOTAL	62,820.06	1,547,190.88	617,985.48	187,755.34	65,019.69	264,580.36	1,247,359.78	253,695.33	272,376.20			
Number of Members	126	2,001	1,224	403	285	360	2,241	196	311			
Number of Borrowers	77	1,000	697	243	118	136	1,054	113	150			
Number of Depositors												
TOTAL	203	3,001	1,921	646	403	496	3,295	309	461			
	4%	5%	5½%	2.4375%	4½%	5%	5%	5%	4½%			

	PEABODY					PITTSFIELD						
ASSETS	A.C. Lawrence Employees	Hellenic	Luso-American	Peabody	Popular	B.C.L.	Berkshire	Eagle	E.P.C.O. Employees	Pittsfield G.E. Employees		
Cash in Banks	18,842.07	50,182.91	17,463.35	53,714.89	3,458.38	6,183.22	16,863.38	7,908.37	17,320.83	165,038.01		
Cash on Hand	750.00	13,500.00	5,000.00	500.00		100.00				50.00		
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed	9,265.63	299,625.00								299,205.00		
Central Credit Union Fund, Inc.	7,160.15	21,411.12	64.00			15,775.02	927.96		3,356.81	50,000.00		
Personal Loans	314,293.74	3,788,413.17	335,238.03	778,991.32	30,847.00	339,593.53	136,403.46	70,351.37	176,855.00	5,695,711.49		
FHA Title I	35,614.47									1,301.75		
Real Estate Loans	6,104.84	11,386,966.24	466,730.22	93,131.23						1,991,441.95		
Home Improvement Loans	10,108.22	989,505.00	32,057.00			35,735.30				629,781.50		
Mobile Home Loans												
Real Estate by Foreclosure		179,975.49										
Real Estate in Possession		34,589.44										
Insurance and Taxes Paid												
Bonds	129,428.68	15,046.20		126,207.90						2,548,607.50		
Bank Stocks	7,112.50	116,560.00								557,132.51		
Insurance Stocks												
Certificates of Deposit		600,000.00		49,497.70								
Shares in Co-operative Banks	35,000.00		96,617.45	30,000.00			1,072.73			30,000.00		
Shares in Federal Savings & Loan Assoc.												
Deposits in Savings Banks	60,651.31	52,482.86	52,485.54		13,797.25	17,777.67			30,000.00	64,058.33		
Assessment by Mass. Credit Union Share Ins.	4,574.17	152,247.72	9,370.50	6,043.10		1,519.87	1,224.40		543.00	1.00		
Furniture & Fixtures		21,870.48	455.30	10,603.46	1,690.00	4,456.02			300.00	42,990.98		
Bank Building		43,784.73								372,017.07		
Leasehold Improvements												
Other	200.59	45,849.01				4,746.98				5,244.16		
TOTAL	639,106.37	17,812,009.37	1,015,481.39	1,148,689.60	49,792.63	425,887.61	156,491.93	78,259.74	228,375.64	12,452,581.25		
LIABILITIES												
Shares	492,610.27	16,328,720.86	914,024.51	1,084,155.48	36,079.75	397,437.40	132,028.00	45,062.64	208,068.39	10,537,727.83		
Deposits								23,475.00				
All Club Accounts		9,898.50	6,078.00									
Guaranty Fund	63,592.36	295,086.13	29,995.07	8,237.03	8,411.73	5,234.00	17,291.72	5,697.00	12,559.26	618,200.00		
Reserve Fund	15,436.73	72,548.36	2,460.63		2,495.69	5,336.85	11.66		3,260.66	265,000.00		
Undivided Earnings	46,010.74	306,925.44	3,894.99	4,136.02	45.07	2,000.00	620.12	946.12	2,853.12	324,076.47		
Interim Income	17,535.15	579,488.08	31,733.86	52,161.07	1,624.13	13,928.72	6,533.43	3,078.98		381,483.22		
Unearned Interest						706.29				319,409.00		
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes		182,705.25	20,885.48							3,618.17		
Loan Protection Insurance	3,340.66	32,374.88	5,922.20						1,495.34			
Payroll Deductions												
Other	580.46	4,261.87	486.65		1,136.26	1,244.35	7.00		138.87	3,066.56		
TOTAL	639,106.37	17,812,009.37	1,015,481.39	1,148,689.60	49,792.63	425,887.61	156,491.93	78,259.74	228,375.64	12,452,581.25		
Number of Members	705	6,500	1,091	875	136	1,400	186	111	476	9,048		
Number of Borrowers	418	1,844	344	583	58	372	89	63	196	5,817		
Number of Depositors								13				
TOTAL	1,123	8,344	1,435	1,458	194	1,772	275	187	672	14,865		
	5¾%	6%	5½%	6¼%	5%	5½%	5%	5%	5%	6%		

	PITTSFIELD (continued)		QUINCY				RANDOLPH		REVERE			
ASSETS	Pittsfield Postal Employees	Pittsfield Teachers	Pneumatic	Quincy Municipal	Quinwey	Wollaston	Dunkin Donuts	Randolph	Revere Firefighters	Shirley		
Cash in Banks	9,085.47	36,264.33	−17,050.68	66,158.46	20,149.26	12,521.02	19,765.54	134,987.44	14,694.58	35,737.44		
Cash on Hand			39.79		4,064.75	15,000.00		5,672.48		10.00		
Money Order Checks								496.87				
U S Gov't. Obligations direct & fully guaranteed				48,944.00								
Central Credit Union Fund, Inc.	53.23	500.00	23,289.93	14,093.59			1,061.72	87,600.00		531.72		
Personal Loans	117,386.72	440,581.33	634,999.63	1,208,911.00	458,689.36	2,862,339.54	33,554.78	949,802.81	139,891.07	1,804,304.71		
FHA Title I		98,003.46	6,456.12					22,291.63				
Real Estate Loans			328,591.19	380,366.87	52,575.21	191,187.53		294,828.94		1,203,696.20		
Home Improvement Loans			60,212.00	241,605.00				142,000.00				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		22,251.56	150,458.52							226,844.08		
Bank Stocks			3,435.49	5,095.65								
Insurance Stocks												
Certificates of Deposit				150,000.00	30,000.00							
Shares in Co-operative Banks	1,600.00	500.00	56,000.00	36,268.89		430,600.00	2,152.72	3,638.17				
Shares in Federal Savings & Loan Assoc.		510.00	20,000.00									
Deposits in Savings Banks	230.93	10,418.16	102,627.03	12,852.24	9,207.51	76,000.00	362.64	123,467.24	2,000.00	780,854.93		
Assessment by Mass. Credit Union Share Ins.			12,663.08	24,592.33		1.00		7,923.47				
Furniture & Fixtures		5,410.00	4,673.05	1,634.70		17,341.75		11,977.95		30,982.47		
Bank Building						81,615.17						
Leasehold Improvements										5,516.01		
Other		180.00	4,041.10			1,927.00			2,169.26			
TOTAL	128,356.35	614,618.84	1,390,436.25	2,190,522.73	574,686.09	3,688,533.01	56,897.40	1,784,687.00	158,754.91	4,088,477.56		
LIABILITIES												
Shares	113,106.59	550,547.75	1,245,766.59	1,935,371.58	448,159.05	3,197,645.84	48,765.01	1,635,435.28	136,445.26	3,711,782.75		
Deposits												
All Club Accounts								5,819.00				
Guaranty Fund	4,838.56	38,167.86	66,677.24	65,635.00	39,699.41	172,064.00	5,535.58	30,560.37	4,870.48	157,600.00		
Reserve Fund	500.00	800.00	17,895.35	53,370.04	4,000.00	85,000.00		3,516.50	4,476.17	32,235.07		
Undivided Earnings	3,927.72	19,392.28	20,925.31	61,658.94	45,003.52	69,947.27	2,500.44	18,305.09	4,733.33	52,000.00		
Interim Income	5,626.18		37,104.74	71,999.18	36,315.32	119,114.80		47,020.34	8,229.67			
Unearned Interest		4,000.						26,780.64				
Notes Payable												
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes			1,785.82	1,725.97	415.15	2,913.78		16,459.87		42,440.69		
Loan Protection Insurance	357.30	1,233.64								1,807.25		
Payroll Deductions						5,293.34				1,142.55		
Other		477.30	281.20	762.02	1,093.64	36,553.98	96.37	789.91		89,469.25		
TOTAL	128,356.35	614,618.84	1,390,436.25	2,190,522.73	574,686.09	3,688,533.01	56,897.40	1,784,687.00	158,754.91	4,088,477.56		
Number of Members	223	714	956	2,106	427	5,542	80	2,054	131	3,139		
Number of Borrowers	115	367	511	1,565	274	2,568	53	868	90	1,217		
Number of Depositors												
TOTAL	338	1,081	1,467	3,671	701	8,110	133	2,922	221	4,356		
	5%	4½%	5.1%	5½%	5¼%	5¼%	7%	5½%	6%	5½%		

	ROCKLAND	SALEM				SAUGUS	SHARON	SHIRLEY	SOMERSET	SOMERVILLE		
ASSETS	Rockland	St. Joseph's	Salem	Salem Italian American	Sylvania Employees	Saugus	Sharon	Samson Cordage Employees	Somerset	Bowker Employees		
Cash in Banks	199,281.67	196,894.56	1,661.73	12,215.16	22,373.00	57,352.80	268,582.59	1,151.70	77,343.26	4,829.39		
Cash on Hand	214,177.71	40,000.00				14,800.00	1,950.00		20,200.00			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed	2,466,155.74	124,828.13			147,687.00		378,636.76		150,000.00			
Central Credit Union Fund, Inc.	100,000.00	2,890.02			102,275.00	76,379.86	564.47		269.19			
Personal Loans	16,647,110.67	778,505.97	95,641.51	132,570.77	1,938,461.00	762,719.87	973,976.67	1,715.00	2,630,403.93	6,067.00		
FHA Title I	678,799.02	8,899.89										
Real Estate Loans	19,257,680.93	3,328,963.70				958,520.30	1,387,485.56		1,709,544.30			
Home Improvement Loans	904,252.99					239,254.69	273,275.74					
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	1,151,550.92	377,675.68			407,375.00	207,312.50	1,339,657.06		75,000.00			
Bank Stocks	6,978.04	60,633.78				28,571.90						
Insurance Stocks	3,447.02											
Certificates of Deposit	580,000.00		9,519.64		350,000.00							
Shares in Co-operative Banks	571,208.45	2,582.55	28,000.00		44,000.00		11,000.00	10,863.91				
Shares in Federal Savings & Loan Assoc.	37,992.43						2,854.87		20,000.00			
Deposits in Savings Banks	742,967.64	42,965.33	10,384.60	81,000.00	40,000.00	10.76	3,771.97	3,926.00	151,871.23	17,199.78		
Assessment by Mass. Credit Union Share Ins.	382,211.80	42,534.62		2,171.80		20,371.24	34,699.54		1.00			
Furniture & Fixtures	174,575.24	15,122.37	80.00	764.56	25,643.00	6,887.00	4,241.11		12,119.03			
Bank Building	490,378.93	65,064.34				35,477.20			66,266.19			
Leasehold Improvements							1,027.58					
Other	15,801.27	1,485.05			2,314.00	2,324.00	4,143.16		12.39			
TOTAL	44,624,570.47	5,089,045.99	145,287.48	228,722.29	3,080,128.00	2,409,982.12	4,685,867.08	17,656.61	4,913,030.52	28,096.17		
LIABILITIES												
Shares	40,843,812.38	4,339,625.67	117,913.25	189,243.02	1,915,699.00	1,978,840.23	4,398,894.31	12,412.47	4,208,231.30	24,711.94		
Deposits	235,800.58											
All Club Accounts	120,737.00	62,266.25		6,315.00	549,432.00							
Guaranty Fund	1,104,574.08	325,736.98	21,358.17	12,115.14	364,768.00	88,400.40	51,015.99	2,796.36	213,843.98	1,930.22		
Reserve Fund	488,888.34	22,322.08		4,862.54	90,838.00	21,775.21	30,607.10	1,458.26	77,065.75	101.59		
Undivided Earnings	774,159.43	114,126.46	1,358.93	5,662.37	53,868.00	122,175.41	28,525.16	578.40	29,240.60	1,039.55		
Interim Income	120,000.00	152,028.06	3,688.76	6,245.81		69,109.74	88,405.50	405.84	161,895.16			
Unearned Interest				3,766.05					125,766.00			
Notes Payable						98,562.50			90,000.00			
Suspense	22,433.32	3,619.30										
Due Mortgagors	433,541.55	12,060.50					78,299.78					
Borrowers Accumulation for Taxes	315,454.42	28,755.83				4,625.25	6,341.29		5,859.52			
Loan Protection Insurance		4,737.96	968.37			4,781.09	3,492.64	5.28		312.87		
Payroll Deductions												
Other	165,169.37	23,766.90		512.36	105,523.00	21,712.29	285.31		1,128.21			
TOTAL	44,624,570.47	5,089,045.99	145,287.48	228,722.29	3,080,128.00	2,409,982.12	4,685,867.08	17,656.61	4,913,030.52	28,096.17		
Number of Members	28,461	3,524	370	505	4,958	2,644	2,974	50	4,148	53		
Number of Borrowers	13,700	668	127				878	15	2,123	28		
Number of Depositors	154			187	2,518	945						
TOTAL	42,315	4,192	497	692	7,476	3,589	3,852	65	6,271	81		
	5½%	5½%	5¼%	5¼%	5¾%	5%	6%	6%	5¼%	4%		

	SOMERVILLE (continued)		SOUTH-BRIDGE	SPRINGFIELD								
ASSETS	Porter Employees	Swift Employees	Southbridge	American Bosch	Buxton Employees	Casa	Chapman	Cheney Bigelow	C.L.U.	Community		
Cash in Banks	6,479.62	326.74	160,538.88	5,092.48	39,238.60	12,172.20	43,391.63	22,336.09	118,739.40	130.20		
Cash on Hand	25.00	250.00	25,000.00	9,395.45	600.00		15,362.75	8,567.57	100.00			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				925,183.13	234,430.27							
Central Credit Union Fund, Inc.	210.94	182.13	288,086.78	50,000.00	54,088.91		104,960.62		79,358.89			
Personal Loans	95,660.44	116,980.23	1,464,890.64	706,282.40	549,116.79	61,437.93	2,215,444.46	91,768.19	1,272,787.33	2,911.75		
FHA Title I			148,442.37	1,085.00	62,985.39		288,888.89					
Real Estate Loans			3,585,474.71	719,417.44								
Home Improvement Loans				146,845.50			310,366.65		231,523.24			
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds			1,012,107.71	175,316.63	115,324.70							
Bank Stocks	28,810.65		161,692.79	176,282.50	60,881.94							
Insurance Stocks				24,300.00	3,643.75							
Certificates of Deposit												
Shares in Co-operative Banks		2,000.00			169,551.74							
Shares in Federal Savings & Loan Assoc.	328.38			5,000.00	11,982.27							
Deposits in Savings Banks	32,000.00	7,281.29	20,000.00	110,000.00	30,369.13	21,202.20			55,704.48	2,002.17		
Assessment by Mass. Credit Union Share Ins.	1,495.57	1,061.94	60,577.42	28,628.77	9,896.37	940.95	6,000.00	796.11	12,761.05	42.28		
Furniture & Fixtures	1.00		3,089.02	7,925.36	2,933.02	265.16	21,866.75	1,094.90	17,388.61			
Bank Building							19,000.00					
Leasehold Improvements			16,864.69									
Other	150.00		565.00	733.00	1,122.92	85.70	3,290.15		14,183.49			
TOTAL	165,161.60	128,082.33	6,947,330.01	3,091,487.66	1,346,165.80	96,104.14	3,028,571.90	124,562.86	1,802,546.49	5,086.40		
LIABILITIES												
Shares	135,823.76	78,099.11	6,079,967.16	2,753,243.70	1,126,357.03	86,468.69	2,626,813.18	102,291.39	1,668,702.85	2,567.54		
Deposits							15,800.00		16,199.81			
All Club Accounts	12,961.50	18,816.00	123,324.50		41,737.50		3,627.00					
Guaranty Fund	9,587.12	24,426.95	377,678.94	147,572.48	50,443.50	2,570.18	177,087.44	9,344.65	48,750.00	31.35		
Reserve Fund	3,000.00	824.14	44,840.90	32,487.24	125.00		17,634.20	300.00	21,457.54			
Undivided Earnings	2,187.81	2,079.13	74,158.54	36,002.42	23,493.46	7,065.27	10,000.00	8,004.25	1,761.65	−106.75		
Interim Income		2,231.86	114,769.37	83,777.24	33,571.02		50,005.34	3,767.65	41,913.97	−410.74		
Unearned Interest				33,830.60	21,952.56		101,000.00		3,000.00			
Notes Payable			50,000.00		45,000.00		25,000.00			3,000.00		
Suspense		209.17	1,660.47	260.14	1,159.58							
Due Mortgagors			7,300.12									
Borrowers Accumulation for Taxes			46,958.95	3,117.75								
Loan Protection Insurance	1,354.17	1,488.74	24,401.58		2,326.15					5.00		
Payroll Deductions												
Other	247.24	−92.77	2,269.48	1,196.09			1,604.74	854.92	760.67			
TOTAL	165,161.60	128,082.33	6,947,330.01	3,091,487.66	1,346,165.80	96,104.14	3,028,571.90	124,562.86	1,802,546.49	5,086.40		
Number of Members	174	363	4,960	1,604	843	286	2,785	187	4,294	213		
Number of Borrowers	86	137	1,685	831	573	188	2,052	139	1,533	38		
Number of Depositors							8		9			
TOTAL	260	500	6,645	2,435	1,416	474	4,845	326	5,836	251		
	5%	5%	5¼%	5½%	5½%	4½%	5½%	2%	5½%	None		

	SPRINGFIELD (continued)											
ASSETS	Diamond Match Employees	Embeco	Farmco Employees	Kelko	Maccabean Pythian	Mass. Mutual Employees	Monarch	Monsanto Employees	Setco	Spasco		
Cash in Banks	16,348.66	63,680.66	6,665.16	3,558.67	5,868.79	14,857.72	19,974.63	5,931.85	9,659.16	1,417.72		
Cash on Hand	25.00			25.00				4,560.00		40.00		
Money Order Checks							250.00					
U.S. Gov't. Obligations direct & fully guaranteed	20,966.97	24,922.67		20,000.00		125,000.00		1,353,843.73				
Central Credit Union Fund, Inc.		5,000.00	6,993.92	46,321.54			20,755.73	13,747.94	2,907.21	3,447.76		
Personal Loans	92,967.48	370,768.47	87,949.94	662,964.78	45,709.44	1,850,569.93	495,372.55	1,903,184.20	81,336.28	84,871.94		
FHA Title I				21,665.09		229,266.10		10,586.79				
Real Estate Loans				224,051.40				2,032,802.44				
Home Improvement Loans				15,501.00			8,617.40	140,171.12				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		139,111.31	19,981.25			1,807,417.78	14,926.22	607,845.37				
Bank Stocks	8,675.80					214,060.00	5,319.28	217,636.77				
Insurance Stocks												
Certificates of Deposit												
Shares in Co-operative Banks		32,000.00		40,029.07	5,000.00				20,000.00			
Shares in Federal Savings & Loan Assoc.	24,000.00	31,482.13	8,133.73				33,300.76	20,000.00	22,259.73			
Deposits in Savings Banks	29,000.00	44,310.00	37,517.11	40,000.00			103,716.91	233,636.32	19,842.23			
Assessment by Mass. Credit Union Share Ins.	1,572.33	4,589.26		8,189.55			3,788.64	1.00	1,488.91	50.00		
Furniture & Fixtures		265.04		4,566.06		3,024.00			539.95	150.00		
Bank Building								9,529.20				
Leasehold Improvements												
Other		57.78	31.56	2,158.85		460.00	81.33	7,451.84		1,757.33		
TOTAL	193,556.24	716,187.32	167,272.67	1,089,031.01	56,578.23	4,244,655.53	706,103.45	6,560,928.57	158,033.47	91,734.75		
LIABILITIES												
Shares	172,822.16	562,560.54	144,068.37	872,546.24	46,490.63	3,668,209.29	606,794.23	5,883,324.65	128,798.42	80,765.16		
Deposits												
All Club Accounts			5,340.00	852.00				27,029.00	984.01			
Guaranty Fund	13,857.83	28,760.35	8,907.44	55,989.32	3,405.13	95,045.17	31,244.73	265,600.00	15,672.81	3,289.65		
Reserve Fund	769.65	70,246.79		875.04		42,043.80	6,019.09	66,000.00	855.78			
Undivided Earnings	697.43	30,864.07	2,829.47	7,686.81	1,545.66		14,238.05	65,923.40	7,122.88			
Interim Income	5,044.45	20,841.23	6,127.39	46,074.97	750.68	136,310.99		94,167.58	3,984.59	2,636.68		
Unearned Interest				7,746.16	3,716.58	148,908.00	32,114.13	135,846.05				
Notes Payable				96,320.00		35,000.00				5,000.00		
Suspense									65.44			
Due Mortgagors												
Borrowers Accumulation for Taxes								12,801.90				
Loan Protection Insurance	272.98				661.05			1,763.85		30.05		
Payroll Deductions												
Other	91.74	2,914.34		940.47	8.50	119,138.28	15,693.22	8,472.14	549.54	13.21		
TOTAL	193,556.24	716,187.32	167,272.67	1,089,031.01	56,578.23	4,244,655.53	706,103.45	6,560,928.57	158,033.47	91,734.75		
Number of Members	333	928	99	993	85	2,183	580	2,860	245	160		
Number of Borrowers	150	575	52	728	45	1,625	526	1,510	168	104		
Number of Depositors												
TOTAL	483	1,503	151	1,721	130	3,808	1,106	4,370	413	264		
	5%	5¼%	6%	5½%	6½%	6%	5¾%	6%	5%	4%		

	SPRINGFIELD (continued)							SWANSEA	TAUNTON			
ASSETS	Springfield	Springfield Franco-American	Springfield Mass. Municipal Employees	Post Office Employees	Springfield Street Railway Employees	Springfield Teachers	Western Mass. Telephone Workers	Swansea	Adams Post	Adayco	Taunton Postal Employees	
Cash in Banks	104,709.68	6,233.44	63,867.18	49,398.78	23,549.11	18,296.52	16,857.33	23,352.99	3,244.67	2,443.70	7,880.60	
Cash on Hand	500.00	750.00	13,000.00	7,754.75	750.00	77,902.54	48,461.53	5,560.00		25.00		
Money Order Checks												
U S. Gov't. Obligations direct & fully guaranteed			94,902.41		35,000.00		750,000.00					
Central Credit Union Fund, Inc.	5,126.73	10,374.51	72,687.61	37,569.95	10,364.74	40,221.06	310,000.00	35,270.55	5,183.17			
Personal Loans	1,100,832.69	371,502.84	2,067,004.11	689,453.68	323,671.87	2,090,472.00	4,360,900.24	483,404.17	26,588.55	29,745.37	22,620.30	
FHA Title I	8,639.80				35,254.69	342,700.00	83,905.00					
Real Estate Loans	987,816.78	3,915.58	1,446,605.91	168,504.22	43,482.76		90,162.91	104,159.67	9,496.68			
Home Improvement Loans	472,410.20	20,342.00	156,116.16				1,001,326.00	32,576.31				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	257,836.97		274,865.22	54,007.13		286,206.54	2,052,038.00	51,750.00				
Bank Stocks			73,231.58	23,708.48		38,852.51	25,364.00					
Insurance Stocks												
Certificates of Deposit	100,000.00				6,000.00		150,000.00				17,000.00	
Shares in Co-operative Banks			6,000.00	85,446.79	35,045.25				22,700.00	270.01	7,500.00	
Shares in Federal Savings & Loan Assoc.			10,000.00	51,845.41	39,266.02			20,000.00				
Deposits in Savings Banks	30,995.72	13,897.16	14,438.56	15,979.70	47,844.68			80,000.00		18,135.08	10,000.00	
Assessment by Mass. Credit Union Share Ins.	38,095.72	3,242.39	35,035.66	7,936.11	2,073.48		1.00	7,866.95		462.28		
Furniture & Fixtures	16,653.66	3,050.00	5,222.50		260.00		16,177.54	3,475.50				
Bank Building			55,000.00					40,178.27				
Leasehold Improvements												
Other	616.67	700.01	1,964.21	6.55	500.00		52,325.20	812.25				
TOTAL	3,124,234.62	434,007.93	4,389,941.11	1,191,611.55	603,062.60	2,894,651.17	8,957,518.75	888,406.66	67,213.07	51,081.44	65,000.90	
LIABILITIES												
Shares	2,888,297.54	359,932.44	3,661,272.81	1,001,741.93	487,275.18	2,489,338.37	7,652,058.44	807,839.93	53,279.76	46,005.28	53,838.12	
Deposits	12,884.38											
All Club Accounts	2,992.00				5,249.00		218,756.00					
Guaranty Fund	74,432.48	15,633.25	270,098.00	91,127.37	58,697.46	120,271.00	430,000.00	36,733.00	9,042.24	1,653.60	6,910.01	
Reserve Fund	31,397.73	9,455.54	50,000.00	31,181.05	16,100.00	18,226.45	117,151.74	11,911.05	1,493.08	1,500.00		
Undivided Earnings	7,383.88	5,055.86	10,189.46	12,015.30	13,567.89	127,140.57	135,102.50		442.82	952.36	1,888.02	
Interim Income	86,946.63	18,857.84	28,463.00	26,785.28	14,507.30	124,683.03	139,916.57	31,057.71	2,791.83	970.20		
Unearned Interest			193,193.35		3,875.00		260,000.00					
Notes Payable		23,000.00	60,000.00									
Suspense												
Due Mortgagors			16,000.00									
Borrowers Accumulation for Taxes	13,944.11	80.00	26,979.29	10,808.89	3,135.48			558.90				
Loan Protection Insurance	4,028.40		39,526.07	8,098.03	365.95	5,769.21			163.34			
Payroll Deductions			14,014.00									
Other	1,927.47	1,993.00	20,205.13	9,853.70	289.34	9,222.54	4,533.50	306.07			2,364.75	
TOTAL	3,124,234.62	434,007.93	4,389,941.11	1,191,611.55	603,062.60	2,894,651.17	8,957,518.75	888,406.66	67,213.07	51,081.44	65,000.90	
Number of Members	2,707	745	4,069	1,231	541	1,722	5,634	1,474	223	141	122	
Number of Borrowers	1,270	382	2,210	708	214	1,202	4,063	684	74	68	46	
Number of Depositors	12											
TOTAL	3,989	1,127	6,279	1939	755	2,924	9,697	2,158	297	209	168	
	5%	5½%	5½%	5½%	6¼%	5½%	5¾%	5%	3%	5½%	5½%	

	TEWKSBURY	WAKEFIELD		WALPOLE		WALTHAM						
ASSETS	Corenco Employees	Amlico	L.B. Evans Employees	Neponset	Walpole Municipal Employees	Grover Cronin	Middlesex Carmen's	Raytheon Employees	Tyco Employees	Waltham Municipal Employees		
Cash in Banks	828.68	41,767.09	7,008.50	17,208.55	9,176.43	8,816.54	28,002.28	127,972.47	2,200.27	26,183.79		
Cash on Hand		20.00		4,000.00				140.00	100.00			
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed		115,081.55			6,000.00	338,527.63						
Central Credit Union Fund, Inc.		1,794.07		20,463.10		10,361.45		649,735.65				
Personal Loans	4,240.50	418,325.54	11,122.89	861,889.54	85,642.78	357,962.48	234,142.17	10,495,611.35	43,673.23	367,851.65		
FHA Title I								259,630.00				
Real Estate Loans				2,129,331.87								
Home Improvement Loans				74,935.75				1,534,197.61				
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		208,551.95		1,215,619.34		190,469.11		3,216,584.39	21,243.75			
Bank Stocks			6,190.70	400,440.29		31,152.25	6,262.49	360,185.47		7,627.70		
Insurance Stocks								7,747.65				
Certificates of Deposit				100,000.00		40,000.00		4,130.00				
Shares in Co-operative Banks			79,758.17	267,439.98	40,000.00		20,000.00			679.10		
Shares in Federal Savings & Loan Assoc.							20,000.00		18,217.73			
Deposits in Savings Banks	170.96	20,000.00	64,895.25	207,260.55		67,000.00	20,000.00	31,162.61		20,716.82		
Assessment by Mass. Credit Union Share Ins.				45,310.76		9,041.99	2,595.03	1.00	577.83	2,672.36		
Furniture & Fixtures				6,745.39	370.75		220.73	300.00		833.67		
Bank Building												
Leasehold Improvements												
Other	23.70			536.94	2,948.76			811,809.14	408.50			
TOTAL	5,263.84	805,540.20	168,975.51	5,351,182.06	144,138.72	1,053,331.45	331,222.70	17,499,207.34	86,421.31	426,565.09		
LIABILITIES												
Shares	2,728.11	730,694.90	140,165.71	4,577,120.47	113,770.47	906,222.39	257,246.39	16,244,635.85	83,079.03	300,229.02		
Deposits				196,219.77		9,000.00						
All Club Accounts	731.00					25,853.00						
Guaranty Fund	1,041.04	36,247.03	16,807.25	258,259.06	8,233.68	40,004.25	31,054.71	608,316.58	751.39	25,806.52		
Reserve Fund		6,151.38	2,000.00	118,049.98		4,617.39	8,888.51	325,788.45	500.00	57,363.52		
Undivided Earnings	445.81	31,555.89	1,955.11	5,993.13	9,515.53	22,000.00	21,399.62		2,087.89	9,366.35		
Interim Income	89.28		8,042.44	135,540.90	11,527.07	31,334.42	7,785.41	298,869.46		28,036.75		
Unearned Interest	228.60					4,300.00						
Notes Payable									3.00			
Suspense								1,597.00				
Due Mortgagors				10,738.06								
Borrowers Accumulation for Taxes				48,436.43								
Loan Protection Insurance					1,060.47		4,771.60			5,742.93		
Payroll Deductions												
Other		891.00	5.00	824.26	31.50	10,000.00	76.46	20,000.00		20.00		
TOTAL	5,263.84	805,540.20	168,975.51	5,351,182.06	144,138.72	1,053,331.45	331,222.70	17,499,207.34	86,421.31	426,565.09		
Number of Members	30	993	214	3,147	351	545	241	19,163	130	712		
Number of Borrowers	11	565	77	1,282	118	330	196	12,664	53	393		
Number of Depositors				840		180						
TOTAL	41	1,558	291	5,269	469	1,055	437	31,827	183	1,105		
	5½%	5¾%	5½%	5½%	5½%	5½%	5½%	5½%	6½%	4½%		

	WATERTOWN			WEBSTER	WELLESLEY	WESTWOOD	WESTFIELD					
ASSETS	Arsenal Employees	Ionics	Watertown Municipal	Webster	Boston Shell	Westwood	Columbia Bicycle	Savage Arms Employees	Westfield Polish-American			
Cash in Banks	24,971.13	3,769.56	85,529.33	99,901.27	9,729.03	13,643.13	18,219.75	43,074.30	1,805.25			
Cash on Hand	5,000.00			49,200.00				1,225.00				
Money Order Checks				1,000.00								
U.S. Gov't. Obligations direct & fully guaranteed			34,993.75					268,500.00	1,000.00			
Central Credit Union Fund, Inc.	6,092.35	102.69	1,892.87	264,798.98			18,294.28	30,000.00	1,509.31			
Personal Loans	456,790.04	13,409.56	409,576.13	4,272,477.79	239,596.41	312,736.03	341,296.57	446,241.45	4,645.02			
FHA Title I				600,373.97			19,375.21	50,598.74				
Real Estate Loans			551,329.38	10,587,466.95			83,302.47	621,212.87				
Home Improvement Loans		1,046.76										
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession				20,741.37								
Insurance and Taxes Paid												
Bonds				978,591.58		39,361.74		625,779.76				
Bank Stocks			7,556.75	617,151.54			15,561.74	210,894.98				
Insurance Stocks							7,787.50					
Certificates of Deposit				80,000.00								
Shares in Co-operative Banks	11,092.74			4,600.00		32,000.00			2,600.00			
Shares in Federal Savings & Loan Assoc.	6,566.83		11,068.21									
Deposits in Savings Banks	77,004.60	7,907.42	358,885.68		19,751.32	8,146.48	7,630.61	80,000.00	4,599.60			
Assessment by Mass. Credit Union Share Ins.	2,818.47	141.63		135,502.57	2,102.44	3,490.49	3,940.54	1.00				
Furniture & Fixtures	104.40	60.00	100.00	68,237.67				1.00	75.90			
Bank Building				187,087.36								
Leasehold Improvements												
Other			282.00	5,056.00		101.54	1,023.00	146.66	4.00			
TOTAL	590,440.56	26,437.62	1,461,214.10	17,972,187.05	271,179.20	409,479.41	516,431.67	2,377,675.76	16,239.08			
LIABILITIES												
Shares	518,989.16	25,816.91	1,275,213.69	16,412,303.75	213,129.68	383,551.60	404,852.63	2,137,803.49	1,753.58			
Deposits												
All Club Accounts				11,008.00								
Guaranty Fund	34,691.58	118.49	59,239.41	384,249.82	20,082.02	15,100.00	21,511.25	120,162.04	4,730.50			
Reserve Fund	2,890.57		2,661.95	141,349.52	20,591.63	10,000.00	46,979.66	3,683.33	99.56			
Undivided Earnings	14,280.41	483.07	30,176.13	95,008.39		114.28	4,553.38	17,263.84	93.36			
Interim Income	18,996.33		37,714.95	40,868.21	17,361.59		13,825.99	70,160.89	338.61			
Unearned Interest				81,173.35			2,170.16	13,271.19				
Notes Payable		20.00		375,000.00			19,000.00					
Suspense				1,680.70								
Due Mortgagors				325,109.37				6,407.92				
Borrowers Accumulation for Taxes			52,820.94	72,232.36			1,329.00	617.82				
Loan Protection Insurance		2.85	2,813.99	23,995.77		635.78	1,668.35					
Payroll Deductions												
Other	592.51	2.00	573.04	8,207.81	14.28	77.75	541.25	8,305.24	9,223.47			
TOTAL	590,440.56	26,437.62	1,461,214.10	17,972,187.05	271,179.20	409,479.41	516,431.67	2,377,675.76	16,239.08			
Number of Members	1,088	84	937	8,961	367	562	535	1,068	67			
Number of Borrowers	556	30	343	3,148	186	280	262	475	17			
Number of Depositors												
TOTAL	1,644	114	1,280	12,109	553	842	797	1,543	84			
	4¼%	6%	5¾%	5½%	6%	3%	5%	5¾%	None			

	WEST SPRINGFIELD					WEYMOUTH	WINCHENDON					
ASSETS	General Fibre Employees	John H. Breck Employees	Vamco Employees	Wemelco	Wico Employees	Weymouth Town Employees	Marquette					
Cash in Banks	21,228.24	32,574.79	7,908.49	202,632.94	1,796.38	3,772.61	24,955.28					
Cash on Hand					15.00	200.00						
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed					5,000.00							
Central Credit Union Fund, Inc.		5,200.00	56.03	105.89			100.00					
Personal Loans	248,233.11	220,440.88	9,823.92	834,157.53	84,224.26	827,110.50	106,879.36					
FHA Title I				172,241.42								
Real Estate Loans				1,808,638.55			703,210.78					
Home Improvement Loans		34,125.40										
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		15,303.74		50,714.39								
Bank Stocks	3,338.20	37,098.67			17,637.50							
Insurance Stocks												
Certificates of Deposit				150,000.00								
Shares in Co-operative Banks	10,500.00	21,000.00			63,473.78	58,129.27	5,568.32					
Shares in Federal Savings & Loan Assoc.	15,145.67	100,000.00		10,000.00	14,000.00							
Deposits in Savings Banks	3,582.33	30,000.00		251,354.55	26,840.51	66,913.90	1,168.74					
Assessment by Mass. Credit Union Share Ins.	2,301.38	4,258.85				9,012.70	6,392.22					
Furniture & Fixtures		2,795.00	100.00		2,102.35	3,920.20	3,010.81					
Bank Building												
Leasehold Improvements												
Other	624.00			376.85	380.15	216.99	224.94					
TOTAL	304,952.93	502,797.33	17,888.44	3,480,222.12	215,469.93	969,276.17	851,510.45					
LIABILITIES												
Shares	255,960.54	427,356.87	11,116.64	2,970,845.03	174,817.29	872,486.07	771,065.60					
Deposits												
All Club Accounts	8,458.00											
Guaranty Fund	19,848.42	40,676.25	1,310.22	157,940.78	30,445.58	40,323.08	23,155.53					
Reserve Fund	2,741.40	8,804.38	1,436.58			22,660.67	19,865.63					
Undivided Earnings	6,654.10	7,516.90		25,207.23	4,219.43	3,729.18						
Interim Income	10,914.97	12,380.26		194,799.67	5,794.56	29,693.88						
Unearned Interest		1,203.45										
Notes Payable			4,000.00									
Suspense					127.15		4.00					
Due Mortgagors												
Borrowers Accumulation for Taxes				131,373.41			17,193.08					
Loan Protection Insurance		3,437.22										
Payroll Deductions												
Other	375.50	1,422.00	25.00	56.00	65.92	383.29	20,226.61					
TOTAL	304,952.93	502,797.33	17,888.44	3,480,222.12	215,469.93	969,276.17	851,510.45					
Number of Members	321	408	100	1,296	278	1,342	659					
Number of Borrowers	228	289	57	846	133	743	201					
Number of Depositors												
TOTAL	549	697	157	2,142	411	2,085	860					
	5½%	5½%	None	6%	4½%	5%	6%					

	WINTHROP	WOBURN	WORCESTER									
ASSETS	Beach	Atlantic Gelatin	C & K	Central Mass. Telephone Workers	Craftsman	John Bath Employees	Jonsteel	Molded Plastics				
Cash in Banks	9,207.82	61,338.08	26,641.29	13,473.87	8,446.19	18,783.93	37,218.33	5,141.75				
Cash on Hand				2,000.00								
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed				180,736.13								
Central Credit Union Fund, Inc.	90.89	1,405.38										
Personal Loans	137,071.10	376,064.44	226,743.37	1,497,936.38	42,625.70	32,061.31	105,277.96	2,643.00				
FHA Title I												
Real Estate Loans		217,113.15		127,428.81								
Home Improvement Loans		36,105.00										
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds		16,222.42										
Bank Stocks		36,646.12										
Insurance Stocks												
Certificates of Deposit	12,000.00											
Shares in Co-operative Banks	6,400.00	28,153.92										
Shares in Federal Savings & Loan Assoc.			20,000.00			15,663.34	21,038.05					
Deposits in Savings Banks	15,889.45	97,154.05	30,022.56	50,660.70	44,108.19	264.09	50,000.00	5,574.32				
Assessment by Mass. Credit Union Share Ins.		6,711.99	4,246.41	14,187.16	860.75	348.56						
Furniture & Fixtures			80.27									
Bank Building								27.50				
Leasehold Improvements	207.00											
Other	130.00	769.06		20.00								
TOTAL	180,996.26	877,683.61	307,733.90	1,886,443.05	96,040.83	67,121.23	213,534.34	13,386.57				
LIABILITIES												
Shares	154,031.10	735,601.90	278,034.08	1,522,224.51	82,581.29	56,142.80	157,231.99	9,922.97				
Deposits												
All Club Accounts												
Guaranty Fund	21,570.10	49,222.87	24,064.72	196,600.00	6,374.63	5,405.50	20,963.97	1,867.26				
Reserve Fund		5,094.89	504.93	2,685.00	2,489.73	3,763.01	4,449.90					
Undivided Earnings	3,315.71	2,579.41	4,674.17	86,465.84	1,799.33	161.63	26,246.95	1,216.77				
Interim Income		47,960.39		64,876.98	2,795.85	1,200.70	3,929.03	294.57				
Unearned Interest		31,201.00										
Notes Payable												
Suspense			95.79					85.00				
Due Mortgagors				3,561.30								
Borrowers Accumulation for Taxes		5,979.15		4,565.55								
Loan Protection Insurance	2,071.20					295.09						
Payroll Deductions				5,100.00								
Other	8.15	44.00	360.21	363.87		152.50	712.50					
TOTAL	180,996.26	877,683.61	307,733.90	1,886,443.05	96,040.83	67,121.23	213,534.34	13,386.57				
Number of Members	357	426	507	1,816	179	107	319	65				
Number of Borrowers	135	328	311	1,367	64	60	148	18				
Number of Depositors												
TOTAL	492	754	818	3,183	243	167	467	83				
	5%	6%	4½%	5½%	3%	5½%	5½%	None				

	WORCESTER (continued)											
ASSETS	Norton Employees	South Works	Worcester Fire Department	Worcester Gas Light Employees	Worcester Municipal Employees	Worcester Police Department	Worcester Postal Employees	Thompson	Worcester Wire Works Employees			
Cash in Banks	14,782.17	132,131.36	10,613.28	10,756.97	41,345.88	24,106.53	21,638.58	4,698.00	5,776.48			
Cash on Hand	765.57	39,123.22	66.00			100.00	25.00					
Money Order Checks												
U.S. Gov't. Obligations direct & fully guaranteed					2,000.00							
Central Credit Union Fund, Inc.	20,569.14			11,235.30	33,923.36		302.75					
Personal Loans	565,104.00	1,699,843.99	313,615.34	260,195.30	971,755.10	130,348.33	445,142.86	18,744.69	41,384.77			
FHA Title I												
Real Estate Loans												
Home Improvement Loans		7,753.34	49,645.00									
Mobile Home Loans												
Real Estate by Foreclosure												
Real Estate in Possession												
Insurance and Taxes Paid												
Bonds	99,662.50											
Bank Stocks	35,333.75	27,727.00			1,558.16							
Insurance Stocks												
Certificates of Deposit									5,000.00			
Shares in Co-operative Banks					4,000.00	8,794.70			14,000.00			
Shares in Federal Savings & Loan Assoc.	45,000.00				20,386.51	7,649.29		10.00	26,649.90			
Deposits in Savings Banks	20,957.43	50,000.00	49,950.87	17,466.91	2,338.21	49,087.70	23,635.58		48,834.40			
Assessment by Mass. Credit Union Share Ins.	1.00	16,636.87		2,214.04	7,961.11		3,305.81					
Furniture & Fixtures				90.00	4,329.08							
Bank Building		65,000.00										
Leasehold Improvements												
Other	2,342.00	2,407.85			43,140.70				2,537.73			
TOTAL	804,517.56	2,040,623.63	423,890.49	301,958.52	1,132,738.11	220,086.55	494,050.58	23,452.69	144,183.28			
LIABILITIES												
Shares	594,566.56	1,663,956.15	336,712.28	258,725.39	916,769.81	168,095.12	409,199.18	9,507.03	111,296.54			
Deposits												
All Club Accounts		17,576.00										
Guaranty Fund	70,437.15	300,000.00	32,004.00	24,125.53	37,823.27	15,201.07	35,716.84	6,643.49	21,506.00			
Reserve Fund	3,133.11	15,373.97	300.00	12,045.44	84,623.75	6,500.00	10,000.00	1,000.00	1,078.63			
Undivided Earnings	68,318.45	2,375.09	32,141.56	1,630.71	5,006.90	9,055.78	5,254.39	2,995.25	3,140.17			
Interim Income	16,970.62	41,342.42	16,315.42			14,556.57	33,869.64	3,156.15	6,944.71			
Unearned Interest					3,324.00							
Notes Payable	20,000.00			4,000.00	85,000.00							
Suspense												
Due Mortgagors												
Borrowers Accumulation for Taxes												
Loan Protection Insurance	17,077.25		6,149.08	1,356.00				150.77	26.81			
Payroll Deductions												
Other	14,014.42		268.15	75.45	190.38	6,678.01	10.53		190.42			
TOTAL	804,517.56	2,040,623.63	423,890.49	301,958.52	1,132,738.11	220,086.55	494,050.58	23,452.69	144,183.28			
Number of Members	3,722	3,823	500	390	2,150	483	1,507	185	227			
Number of Borrowers	1,233	1,450	356	243	1,124	238	1,138	73	69			
Number of Depositors												
TOTAL	4,955	5,281	856	633	3,274	721	2,645	258	296			
	5%	5%	5½%	6¼%	5½%	6%	5¾%	None	5½%			

STATEMENTS RELATING TO CREDIT UNIONS

INDEX

Statement Number

Page

1. Aggregate Statement of condition 85
2. Statistics relative to membership 86
3. Dividends on shares 86
4. Classification of real estate loans outstanding 87
5. Principal assets and liabilities of credit union from 1970 to 1971 inclusive 88

Central Credit Union Fund, Inc.
Abstract of Annual Report 89

Credit Union Employees Retirement Association:
Abstract of Annual Report 90

Massachusetts Credit Union Share Insurance Corporation:
Abstract of Annual Report 91

STATEMENT NO. 1
AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	395	398	Percentage of Totals	
Assets	Oct. 31, 1971	Oct. 31, 1970	Oct. 31, '71	Oct. 31, '70
Cash in banks	17,692,199	22,556,075	2.31	3.59
Cash on Hand	1,976,914	1,808,580	.26	.29
Money Order Checks	11,875	6,630	—	—
U.S. Gov't obligations direct and fully guaranteed	38,374,235	34,350,700	5.00	5.47
Shares in Central Credit Union	5,370,210	1,742,671	.70	.28
Personal Loans	299,877,935	269,025,795	39.10	42.86
F.H.A. Title I	10,527,459	10,531,535	1.37	1.68
Real Estate Loans	225,954,419	183,977,134	29.46	29.31
Home Improvement	21,881,456	13,736,419	2.85	2.19
Mobile Home Loans	69,198	—	—	—
Real Estate by Foreclosure	243,861	116,323	.03	.02
Real Estate in possession	83,202	19,689	.01	—
Other bonds & notes legal for reserve	71,220,661	29,115,373	9.28	4.64
Bank stocks	13,968,219	9,815,172	1.82	1.56
Insurance stocks	166,814	320,131	.02	.05
Certificate of deposit	11,679,128	17,573,554	1.52	2.80
Shares in co-operative banks	8,968,918	6,355,803	1.19	1.01
Shares in Fed. Savs. & Loan Assoc.	2,683,970	2,169,922	.35	.34
Deposits in savings banks	22,472,652	13,296,747	2.93	2.12
Assessments by Mass. Credit Union Share Insurance Corporation	4,212,848	3,621,968	.55	.58
Furniture and fixtures	1,992,906	1,721,727	.26	.27
Bank Building	4,936,069	4,193,137	.64	.67
Leasehold improvements	147,944	159,142	.02	.03
Other	2,506,079	1,496,781	.33	.24
Total	767,019,092	627,711,020	100.00	100.00
Liabilities				
Shares	666,094,572	539,689,706	86.87	85.98
Deposits	6,879,815	5,213,193	.90	.83
All club accounts	4,095,239	4,279,514	.53	.68
Guaranty fund	35,925,673	32,329,926	4.68	5.15
Reserve fund	8,540,751	8,538,180	1.06	1.36
Undivided earnings	14,483,827	12,554,319	1.89	2.00
Interim income	14,458,362	12,656,942	1.90	2.02
Unearned Interest	3,455,562	3,012,616	.45	.48
Notes payable	2,149,406	2,082,693	.30	.33
Suspense	80,835	—	.01	—
Due to mortgagors	1,807,056	1,021,820	.24	.16
Mortgagors' tax accounts	5,854,986	3,333,109	.76	.53
Loan Insurance	487,390	426,435	.06	.07
Payroll Deductions	780,249	446,275	.10	.07
Other	1,925,363	2,126,285	.25	.34
Total	767,019,092	627,711,020	100.00	100.00

STATEMENT NO. 2
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending October 31, 1970	Year Endiny October 31, 1971
Number of members	619,078	667,136
Number of borrowers	302,471	318,593
Number of depositors	6,981	5,848

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1971	1970	1969	1968	1967	1966	1965
*		21	18	24	19	26	21
*		1				1	1
2			3	1	4	9	7
*			2	1	5	4	3
2½			5	2	3		4
*		4	1		2	1	
3	5	7	1	5	7	7	9
*			1	3	2	2	6
3½		2	2	4	6	8	10
*		2	1	1		3	3
4	17	20	26	40	43	56	76
*	1	3	7	12	42	66	71
4½	23	25	50	85	99	107	108
*	6		26	25	44	35	24
5	74	92	141	148	101	73	63
*	39	33	41	19	13	6	5
5½	107	104	49	21	20	12	8
*	34	26	5	2	2	5	4
6	60	42	22	14	10	9	9
*	3	1		1			1
6½	6	3	3	1	1		
*		1		2			
7	3	4	2	2	1	1	
*			1	1	1	1	1
8	1	1			1	1	2
9		1					
Totals	379	398	407	414	426	433	436
Average Rate	5.41	4.83	4.58	4.69	4.38	4.20	4.20

*Intermediate Rates

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING OCTOBER 31, 1971 BY INTEREST RATE

Rate Per Cent	Real Estate Loans First Mortgages	
	Number	Amount
4	157	288,521.24
4¼	5	24,381.32
4½	560	1,657,763.94
4¾	105	621,295.90
5	2,270	9,688,706.87
5⅛	29	240,061.80
5¼	819	6,370,567.42
5½	3,463	22,298,459.18
5¾	621	5,982,870.56
6	2,995	25,005,076.76
6¼	463	5,144,999.09
6½	1,330	13,186,229.63
6¾	594	7,519,406.88
6⅞	7	84,106.27
7	1,691	20,515,270.46
7¼	680	10,335,608.37
7⅛	2	31,292.22
7½	2,332	34,723,181.45
7¾	890	14,386,672.73
7⅞	1	9,614.95
8	1,288	20,091,105.72
8¼	349	5,283,053.92
8½	1,090	15,959,488.47
8¾	67	945,475.72
9	209	2,849,514.83
9¼	12	164,723.27
9½	170	2,374,820.93
10	11	166,359.65
11	1	5,795.00
Totals	22,211	225,954,424.55
Average rate		7.01

STATEMENT NO. 5
PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1961 TO 1971 INCLUSIVE

Assets

Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Assessments by Massachusetts Credit Union Shares, Ins. Fund		Total Assets
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351		268,036	215,647,278
1962	444	46,592,759	163,361,562	588.044	20,207,979	211,084*	966,375	659,824	305,564	232,893,191
1963	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	1,052,799	252,890,104
1964	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	492,427	278,128,128
1965	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484	993,612	311,599,538
1966	433	55,510,910	256,134,327	948,361	28,223,736	170,615*	1,118,951	1,707,701	3,211,591	347,026,192
1967	426	60,988,818	189,049,302	1,044,678	30,730,853	167,068	1,031,728	2,596,007	4,340,772	389,949,226
1968	414	92,885,064	334,388,417	1,138,976	11,325,227	181,843	972,986	2,341,134	3,209,966	446,443,613
1969	407	99,131,969	395,989,710	1,401,210	11,956,255	183,490	971,860	2,668,785	4,328,318	516.631,602
1970	398	112,997,406	477,270,884	1,721,727	24,371,286	136,013*	1,742,671	3,621,968	5,849,062	627,711,020
1971	395	169,534,608	558,310,467	1,992,906	19,680,898	327,063*	5,370,210	4,212,848	7,590,092	767,019,092

*Includes Real Estate in Possession

Liabilities

	Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Notes Payable	Other Liabilities	Total Liabilities	
	1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	256,559	3,232,114	215,647,278	
	1962	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191	
	1963	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487	252,890,104	
	1964	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128	
	1965	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615	311,599,538	
	1966	433	294,253,296	5,539,369	22,246,712	11,614,155	5,487,132	1,119,524	6,746,004	347,026,192	
	1967	426	331,828,148	5,805,288	24,042,069	12,948,383	5,969,074	1,003,260	8,353,004	389,949,226	
	1968	414	381,660,179	3,231,047	26,164,985	14,273,128	6,647,412	1,047,567	13,419,295	446,443,613	
	1969	407	441,156,317	4,385,604	28,662,501	16,941,429	7,765,876	2,016,744	15,703,127	516,631,602	
	1970	398	539,689,706	9,492,706	32,329,926	12,554,319	8,538,180	2,082,693	23,023,485	627,711,020	
	1971	395	666,094,572	10,975,054	35,925,673	14,483,827	8,540,751	2,149,406	28,849,809	767,019,092	

CENTRAL CREDIT UNION FUND, INC.
295 Worthington St., Springfield

Incorporated May 12, 1932 — Began business August 10, 1932

Elliot G. Wellington, President — Alfred A. LaRiviere, Treasurer and Clerk of Corp.
G. Allison Wells, Vice President
Board of Directors: Francis X. Brown, Edward C. Brunelle, Joseph L. Coburn, Richard Kenary, Carl Dentler, Joseph Fisher, Joseph V. Forti, Robert F. King, Bertrand LaChance, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, Harold Orent, R. Patrowicz, Earlon L. Rich, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, John J. Svagzdys, Elliot G. Wellington and G. Allison Wells

STATEMENT OF CONDITION

Assets

Loans to members	1,321,820.00
U.S. Government obligations direct and fully guaranteed	1,388,308.76
Bonds	3,030,270.10
Mass. credit unions Share Ins. Corp.	45,000.00
Cash in banks	49,642.33
Interest receivable	84,359.61
Certificate of Deposit	150,000.00
Other	944.92
	6,070,345.72

Liabilities

Shares	5,570,526.10
Guaranty fund	43,600.00
Reserve fund	
Undivided earnings	17,584.15
Interim income	88,635.47
Notes payable	350,000.00
Contingency fund	
Reserve for securities Losses	
	6,070,345.72

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Bolyston Street, Boston
Organized October 10, 1955

Alfred A. LaRiviere, President — Charles M. Healey, Jr., Vice President
Paul C. Theilig, Treasurer — Joseph L. Coburn, Secretary

Trustees: Edward C. Brunelle, Aaron Coburn, Joseph L. Coburn, Vito Comperchio, Charles M. Healey, Jr., William Kavaney, Alfred A. LaRiviere, Theodore R. Lawton, Theodore T. Mattus, J. Roger Morin, William Olson, Harold Orent, Stanley Parks, John J. Svagzdys, Paul C. Theilig

RECONCILEMENT OF CASH ON HAND AS OF OCTOBER 31, 1971

Balance on hand October 31, 1970		268.10
Receipts:		
Pension Contributions	211,225.03	
Administration Fee	1,046.00	
Surrender Credits — Credit Union	5,447.95	
Surrender Credits — Member	10,994.20	
Investment Income	119.63	
Closed Share and Checking Acctes.	2,358.91	
Premiums (from John Hancock)	189,448.21	
	420,640.14	
Disbursements:		
Premiums — John Hancock Mutual	209,617.55	
Premiums — Putnam Investors Fund	191,055.80	
Investment (CU.)	3,033.44	
Investment Savings Bank	5,447.95	
Surrender Credits & Credit Union	10,994.30	
Expense	266.72	
New Checking Account	270.10	
	420,685.86	—45.72
Balance on hand, October 31, 1971		222.38

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester
Incorporated June 26, 1961

Carl Dentler, President — William Kavaney, Treasurer
Joseph Fisher, Vice President — Paul C. Theilig, Clerk of Corporation
Board of Directors: Norman J. Boudreau, Carl Dentler, Arthur J. Deslauriers, Joseph Fisher, Joseph V. Forti, William G. Kavaney, Richard N. Kenary, Alfred A. LaRiviere, Robert E. Patrowicz, Earlon L. Rich, John J. Svagzdys, Valmore P. Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells

STATEMENT OF CONDITION

Assets

Personal loans	144,500.00
U.S. Government obligations, direct and fully guaranteed	4,729,928.88
Bonds	2,458,672.58
Bank stocks	116,333.73
Shares in co-operative banks	120,000.00
Shares in Federal Savings and Loan	20,000.00
Reserve fund	
Shares in Central Credit Union Fund, Inc.	84,987.52
Deposits in savings banks	90,000.00
Furniture and fixtures	
Cash in banks	78,318.21
Certificate of deposit	650,000.00
Other	15,425.58
TOTAL	8,508,166.50

Liabilities

Insurance Reserve	5,826,140.82
Reserve fund	2,682,025.68
Investment reserve	
Interim income	
	8,508,166.50

The statistical information provided in the following schedules are those of credit unions insured by the Massachusetts Credit Union Share Insurance Corporation. These statistics are included in this report for the purpose of being beneficial to all.

In 1961 when credit unions were $234,000,000 in total assets, the Massachusetts Credit Union Share Insurance Corporation was formed. With the passage of ten short years, and credit unions approaching one billion dollars in assets, the Massachusetts Credit Union Share Insurance Corporation is continuing to aid its members in every way possible.

The balance sheet statistics are as of the close of business December 31, 1971; profit and loss statistics are as of October 31, 1971.

The Credit Unions are listed as either Industrial or Community and divided into four groups.

The four groups are broken down as follows:

Group 1—Assets up to $250,000

Group 2—Assets from $250,000 to 1 million dollars

Group 3—Assets from 1 million to 5 million dollars

Group 4—5 million dollars and over

ASSOCIATION-WIDE AVERAGES, STATISTICAL DATA AND RATIOS — BALANCE SHEETS AS OF DEC. 31, 1971

Number of credit unions reporting 249

	ASSETS	ASSOCIATION-WIDE TOTALS	PERCENT	ASSOCIATION-WIDE AVERAGES
001	Cash	15,809,901.50	2.26	63,493.58
002	U. S. Government Obligations	32,712,190.09	4.68	131,374.26
003	Shares in Co-operative Banks	7,066,130.28	1.01	28,378.03
004	Deposits in Fed. Sav. & Loan Assoc.	2,580,705.86	.37	10,364.28
005	Deposits in Savings Banks	18,525,371.99	2.65	74,399.08
006	Central Credit Union Fund	5,402,915.27	.77	21,698.45
009	Total Prime Liquidity	82,097,214.99	11.74	329,707.68
010	Other Bonds, Notes, etc.	75,918,468.90	10.85	304,893.45
011	Bank Stocks	13,974,256.84	2.00	56,121.51
014	Insurance Stocks	148,344.24	.02	595.76
019	Total Secondary Liquidity	90,041,069.98	12.87	361,610.72
029	Total Potential Liquidity	172,138,284.97	24.61	691,318.40
030	Real Estate Mortgages, Loans	224,811,077.14	32.14	902,855.73
031	Personal Loans	287,069,351.58	41.03	1,152,888.96
039	Total Loans	511,880,428.72	73.17	2,055,744.69
041	Real Estate by Foreclosure	561,989.00	.08	2,256.99
042	Credit Union Premises Owned	5,061,755.47	.72	20,328.34
043	Furniture & Fixtures	1,880,679.78	.27	7,552.93
044	Mass. Credit Union Share Ins. Corp.	4,219,886.89	.60	16,947.34
045	Credit Union Employees Retirement	81,924.41	.01	329.01
046	Other Assets	3,753,576.98	.54	15,074.61
049	Total Miscellaneous	15,559,812.53	2.22	62,489.22
059	Total Assets	699,578,526.22	100.00	2,809,552.31
	LIABILITIES			
061	Payroll Taxes	119,272.90	.02	479.01
062	Suspense Accounts	350,954.57	.05	1,409.46
063	Construction Loans	1,705,628.41	.24	6,849.91
064	Notes Payable	2,296,975.25	.33	9,224.80
065	Taxes in Escrow	2,917,790.78	.42	11,718.04
068	Other Liabilities	1,510,852.15	.22	6,067.68
069	Total Non-Member Liabilities	8,901,474.06	1.27	35,748.90
070	Shares	621,176,219.68	88.79	2,494,683.61
071	Deposits	6,602,293.34	.94	26,515.23
072	Club Accounts	1,154,063.51	.16	4,634.79
079	Total Member Liabilities	628,932,576.53	89.90	2,525,833.63
	RESERVES			
080	Entrance Fees	1,465.36	.00	5.88
081	Fund for Insured Loans	429,296.35	.06	1,724.08
082	Guaranty Fund	31,009,203.90	4.43	124,534.96
083	Reserve Funds	8,247,484.30	1.18	33,122.43
084	Undivided Earnings	12,324,492.55	1.76	49,495.95
085	Unearned Income Reserve	3,192,353.46	.46	12,820.70
086	Interim Income	6,540,179.71	.93	26,265.78
*087	Available Reserve	56,512,331.85	8.08	226,957.16
089	Total Reserves	61,744,475.63	8.83	247,969.78
099	Total Liabilities & Reserves	699,578,526.22	100.00	2,809,552.31

*Does not add into Total Amount or Percent

ASSOCIATION-WIDE AVERAGES, STATISTICAL DATA AND RATIOS

BALANCE SHEETS AS OF DEC. 31, 1971

Number of Credit Unions Reporting 249

STATISTICAL

		ASSOCIATION-WIDE TOTALS	ASSOCIATION-WIDE AVERAGES
101	Gross Income	48,797,736.26	195,974.84
102	Gross Expenses	12,315,758.96	49,460.88
103	Dividend	28,521,592.96	114,544.55
104	Wages	5,643,703.52	22,665.48
105	Advertising	489,425.29	1,965.56
106	Number of Members	564,865	2,269
107	Number of Personal Loans	260,700	1,047
108	Number of Mortgage Loans	22,367	90

RATIOS

		AMOUNT	PERCENT
201	Reserves to Total Loans 87/39		11.04
202	Mortgages to Total Member Liab. 30/79		35.74
203	Pers. Loans to Total Mem. Liab. 31/79		45.64
204	Total Loans to Total Mem. Liab. 39/79		81.39
205	Reserves to Tot. Mem. Liab. 87/79		8.99
210	Expense to Income 102/101		25.24
211	Income to Total Member Liabilities 101/79		7.76
212	Income to Total Assets 101/59		6.98
213	Dividend to Income 103/101		58.45
214	Expense to Total Mem. Liabilities 102/79		1.96
215	Expense to Total Assets 102/59		1.76
216	Wages to Total Mem. Liabilities 104/79		.90
217	Advertising to Tot. Mem. Liab. 105/79		.08
220	Average Member Liability 79/106	1,113.42	1,113.19
230	Average Personal Loan Size 31/107	1,101.15	1,101.14
231	Average Mortgage Loan Size 30/108	10,051.02	10,031.73

TYPE: COMMUNITY **AVERAGE BALANCE SHEETS AS OF** DECEMBER 31, 1971

Number of Credit Unions Reporting 102

		15 GROUP 1		26 GROUP 2		29 GROUP 3		32 GROUP 4	
		AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
	ASSETS								
001	Cash	5,468.08	4.60	12,337.61	2.22	72,779.54	3.04	225,316.91	1.81
002	U. S. Government Obligations	97.15	.08	1,963.34	.35	36,225.34	1.51	742,775.35	5.98
003	Shares in Co-operative Banks	84.61	.07	8,959.67	1.61	35,669.37	1.49	63,008.26	.51
004	Deposits in Fed. Sav. & Loan Assoc.	1,019.02	.86	2,795.25	.50	11,657.39	.49	25,332.27	.20
005	Deposits in Savings Banks	12,089.62	10.18	25,448.16	4.57	81,381.35	3.40	210,128.74	1.69
006	Central Credit Union Fund	1,239.19	1.04	2,282.90	.41	23,167.52	.97	69,236.96	.56
009	Total Prime Liquidity	19,997.67	16.84	53,786.93	9.66	260,880.51	10.89	1,335,798.49	10.76
010	Other Bonds, Notes, etc.	9,845.76	8.29	19,111.73	3.43	98,075.48	4.10	1,498,577.38	12.07
011	Bank Stocks	654.40	.55	7,619.85	1.37	31,642.30	1.32	246,579.74	1.99
014	Insurance Stocks	.00	.00	269.23	.05	.00	.00	795.50	.01
019	Total Secondary Liq.	10,500.16	8.84	27,000.81	4.85	129,717.78	5.42	1,745,952.62	14.06
029	Total Potential Liquidity	30,497.83	25.68	80,787.74	14.50	390,598.29	16.31	3,081,751.11	24.81
030	Real Estate Mortgages, Loans	348.41	.29	87,468.94	15.70	757,307.85	31.63	5,328,741.34	42.90
031	Personal Loans	86,564.93	72.89	376,900.76	67.67	1,189,480.22	49.68	3,715,097.82	29.91
039	Total Loans	86,913.34	73.18	464,369.70	83.37	1,946,788.07	81.30	9,043,839.16	72.82
041	Real Estate by Foreclosure	.00	.00	64.77	.01	10,659.29	.45	7,849.55	.06
042	Credit Union Premises Owned	.00	.00	3,079.50	.55	19,019.33	.79	123,526.08	.99
043	Furniture & Fixtures	265.23	.22	2,564.09	.46	8,071.12	.34	38,385.57	.31
044	Mass. Credit Union Share Ins. Corp.	927.33	.78	4,123.60	.74	12,761.12	.53	87,007.87	.70
045	Credit Union Employees Retirement	.00	.00	.00	.00	375.36	.02	1,274.64	.01
046	Other Assets	158.95	.13	2,011.41	.36	6,234.96	.26	36,233.47	.29
049	Total Miscellaneous	1,351.50	1.14	11,843.37	2.13	57,121.18	2.39	294,277.18	2.37
059	Total Assets	118,762.68	100.00	557,000.81	100.00	2,394,507.54	100.00	12,419,867.45	100.00
	LIABILITIES								
061	Payroll Taxes	27.36	.02	206.34	.04	614.09	.03	1,724.23	.01
062	Suspense Accounts	.00	.00	128.85	.02	152.88	.01	4,514.41	.04
063	Construction Loans	.00	.00	.00	.00	2,288.43	.10	49,970.56	.40
064	Notes Payable	2,700.00	2.27	5,158.46	.93	7,727.11	.32	26,797.27	.22
065	Taxes in Escrow	21.21	.02	923.77	.17	10,186.69	.43	65,977.93	.53
068	Other Liabilities	2.13	.00	85.97	.02	1,114.53	.05	25,186.50	.20
069	Total Non-Member Liabilities	2,750.70	2.32	6,503.39	1.17	22,083.73	.92	174,170.90	1.40
070	Shares	99,783.60	84.02	489,707.27	87.92	2,138,898.56	89.33	11,190,720.38	90.10
071	Deposits	.00	.00	3,259.85	.59	3,103.29	.13	136,571.14	1.10
072	Club Accounts	172.80	.15	2,652.42	.48	5,358.93	.22	17,589.08	.14
079	Total Member Liabilities	99,956.40	84.16	495,619.54	88.98	2,147,360.78	89.68	11,344,880.60	91.34
	RESERVES								
080	Entrance Fees	3.78	.00	8.61	.00	10.78	.00	8.14	.00
081	Fund for Insured Loans	65.96	.06	572.48	.10	2,663.89	.11	5,891.13	.05
082	Guaranty Fund	8,484.70	7.14	29,502.33	5.30	113,807.45	4.75	445,233.36	3.58
083	Reserve Funds	2,671.30	2.25	10,467.81	1.88	33,581.97	1.40	87,486.49	.70
084	Undivided Earnings	3,558.17	3.00	7,509.65	1.35	34,237.71	1.43	221,478.38	1.78
085	Unearned Income Reserve	63.29	.05	1,350.38	.24	18,393.19	.77	26,137.16	.21
086	Interim Income	1,208.38	1.02	5,466.62	.98	22,368.04	.93	114,581.29	.92
*087	Available Reserve	15,088.89	12.71	50,504.58	9.07	207,168.60	8.65	809,150.93	6.51
089	Total Reserves	16,055.58	13.52	54,877.88	9.85	225,063.03	9.40	900,815.95	7.25
099	Total Liabilities & Reserves	118,762.68	100.00	557,000.81	100.00	2,394,507.54	100.00	12,419,867.45	100.00

TYPE: COMMUNITY **AVERAGE BALANCE SHEETS AS OF** DECEMBER 31, 1971

Number of credit unions reporting 102 [15] [26] [29] [32]

STATISTICAL

		GROUP 1	GROUP 2	GROUP 3	GROUP 4
		AMOUNT	AMOUNT	AMOUNT	AMOUNT
101	Gross Income	10,197.43	45,809.52	180,930.26	823,374.44
102	Gross Expenses	2,805.31	15,636.89	50,340.49	191,401.37
103	Dividend	3,598.33	22,313.50	97,386.22	526,911.42
104	Wages	1,212.33	8,659.14	26,525.64	80,584.94
105	Advertising	11.53	164.62	1,784.27	11,797.13
106	Number of Members	262	870	2,504	7,868
107	Number of Personal Loans	139	376	1,068	3,069
108	Number of Mortgage Loans	0	10	76	472

RATIOS

		AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
201	Reserves to Total Loans 87/39		17.36		10.88		10.64		8.95
202	Mortgages to Total Member Liab, 30/79		.35		17.65		35.27		46.97
203	Pers. Loans to Total Mem. Liab. 31/79		86.60		76.05		55.39		32.75
204	Total Loans to Total Mem. Liab. 39/79		86.95		93.69		90.66		79.72
205	Reserves to Tot. Mem. Liab. 87/79		15.10		10.19		9.65		7.13
210	Expense to Income 102/101		27.51		34.13		27.82		23.25
211	Income to Total Member Liabilities 101/79		10.20		9.24		8.43		7.26
212	Income to Total Assets 101/59		8.59		8.22		7.56		6.63
213	Dividend to Income 103/101		35.29		48.71		53.83		63.99
214	Expense to Total Mem. Liabilities 102/79		2.81		3.16		2.34		1.69
215	Expense to Total Assets 102/59		2.36		2.81		2.10		1.54
216	Wages to Total Mem. Liabilities 104/79		1.21		1.75		1.24		.71
217	Advertising to Tot. Mem. Liab. 105/79		.01		.03		.08		.10
220	Average Member Liability 79/106	381.51		569.68		857.57		1,441.90	
230	Average Personal Loan Size 31/107	622.77		1,002.40		1,113.75		1,210.52	
231	Average Mortgage Loan Size 30/108	.00		8,746.89		9,964.58		11,289.71	

TYPE: INDUSTRIAL AVERAGE BALANCE SHEETS AS OF DECEMBER 31, 1971

Number of Credit Unions Reporting 147

		48 GROUP 1		54 GROUP 2		34 GROUP 3		11 GROUP 4	
		AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT
	ASSETS								
001	Cash	8,939.57	7.24	24,428.50	4.68	74,681.87	3.47	163,539.33	1.65
002	U. S. Government Obligations	1,531.73	1.24	3,655.01	.70	105,346.56	4.89	362,514.88	3.66
003	Shares in Co-operative Banks	4,077.45	3.30	20,238.57	3.88	23,359.70	1.08	154,400.31	1.56
004	Deposits in Fed. Sav. & Loan Assoc.	2,652.47	2.15	12,922.90	2.48	14,081.73	.65	3,646.72	.04
005	Deposits in Savings Banks	16,005.36	12.97	55,122.09	10.56	81,120.69	3.76	190,476.66	1.92
006	Central Credit Union Fund	1,220.39	.99	6,983.11	1.34	31,390.96	1.46	84,961.06	.86
009	Total Prime Liquidity	34,426.97	27.89	123,350.18	23.63	329,981.51	15.31	959,538.96	9.68
010	Other Bonds, Notes, etc.	7,197.15	5.83	39,794.63	7.62	213,101.08	9.89	1,339,582.08	13.51
011	Bank Stocks	1,779.40	1.44	8,826.74	1.69	47,058.58	2.18	254,190.86	2.56
014	Insurance Stocks	.00	.00	608.86	.12	2,441.47	.11	.00	.00
019	Total Secondary Liq.	8,976.55	7.27	49,230.23	9.43	262,601.13	12.19	1,593,772.94	16.08
029	Total Potential Liquidity	43,403.52	35.16	172,580.41	33.05	592,582.64	27.50	2,553,311.90	25.75
030	Real Estate Mortgages, Loans	1,132.62	.92	16,700.27	3.20	322,781.30	14.98	1,647,205.78	16.61
031	Personal Loans	77,323.60	62.64	319,237.69	61.14	1,200,879.42	55.73	5,528,466.66	55.76
039	Total Loans	78,456.22	63.56	335,937.96	64.34	1,523,660.72	70.71	7,175,672.44	72.37
041	Real Estate by Foreclosure	.00	.00	.00	.00	.00	.00	.00	.00
042	Credit Union Premises Owned	.00	.00	.00	.00	3,204.61	.15	33,485.14	.34
043	Furniture & Fixtures	80.31	.07	1,098.49	.21	3,950.41	.18	13,649.75	.14
044	Mass. Credit Union Share Ins. Corp.	899.49	.73	3,416.21	.65	13,237.67	.61	24,246.15	.24
045	Credit Union Employees Retirement	.00	.00	85.59	.02	350.67	.02	1,246.00	.01
046	Other Assets	603.56	.49	8,990.82	1.72	17,682.75	.82	112,992.77	1.14
049	Total Miscellaneous	1,583.36	1.28	13,591.11	2.60	38,426.11	1.78	185,619.81	1.87
059	Total Assets	123,443.10	100.00	522,109.48	100.00	2,154,669.47	100.00	9,914,604.15	100.00
	LIABILITIES								
061	Payroll Taxes	40.66	.03	131.17	.03	483.01	.02	1,368.76	.01
062	Suspense Accounts	15.78	.01	88.72	.02	5,186.11	.24	1,530.33	.02
063	Construction Loans	.00	.00	.00	.00	1,041.32	.05	436.46	.00
064	Notes Payable	520.90	.42	2,884.36	.55	17,941.12	.83	22,727.27	.23
065	Taxes in Escrow	36.43	.03	247.18	.05	4,572.82	.21	28,743.15	.29
068	Other Liabilities	1,968.10	1.59	321.50	.06	1,513.40	.07	46,091.86	.46
069	Total Non-Member Liabilities	2,581.87	2.09	3,672.93	.70	30,737.78	1.43	100,897.83	1.02
070	Shares	104,345.59	84.53	445,355.32	85.30	1,820,947.91	84.51	8,713,269.24	87.88
071	Deposits	52.08	.04	2,059.04	.39	51,170.37	2.37	18,525.84	.19
072	Club Accounts	228.14	.18	744.23	.14	7,095.41	.33	6,533.27	.07
079	Total Member Liabilities	104,625.81	84.76	448,158.59	85.84	1,879,313.69	87.22	8,738,328.35	88.14
	RESERVES								
080	Entrance Fees	.64	.00	5.12	.00	6.67	.00	7.07	.00
081	Fund for Insured Loans	324.20	.26	1,047.44	.20	2,149.48	.10	222.53	.00
082	Guaranty Fund	9,263.44	7.50	34,638.08	6.63	117,970.94	5.48	567,352.37	5.72
083	Reserve Funds	1,918.16	1.55	13,840.28	2.65	34,425.98	1.60	195,625.17	1.97
084	Undivided Earnings	3,350.72	2.71	13,664.13	2.62	55,439.74	2.57	110,183.54	1.11
085	Unearned Income Reserve	503.77	.41	2,206.08	.42	16,636.53	.77	97,959.19	.99
086	Interim Income	874.49	.71	4,876.83	.93	18,088.66	.84	104,028.10	1.05
*087	Available Reserve	15,535.83	12.59	66,376.50	12.71	230,247.08	10.69	992,155.49	10.01
089	Total Reserves	16,235.42	13.15	70,277.96	13.46	244,718.00	11.36	1,075,377.97	10.85
099	Total Liabilities & Reserves	123,443.10	100.00	522,109.48	100.00	2,154,669.47	100.00	9,914,604.15	100.00

TYPE: INDUSTRIAL **AVERAGE BALANCE SHEETS AS OF** DECEMBER 31,1971

Number of credit unions reporting 147 [48] GROUP 1 [54] GROUP 2 [34] GROUP 3 [11] GROUP 4

STATISTICAL

		GROUP 1 AMOUNT	GROUP 2 AMOUNT	GROUP 3 AMOUNT	GROUP 4 AMOUNT
101	Gross Income	9,361.23	39,701.31	162,703.35	703,058.55
102	Gross Expenses	2,654.49	11,184.77	46,983.43	177,597.50
103	Dividend	3,975.85	20,017.83	83,215.85	372,814.47
104	Wages	1,295.03	5,919.02	22,467.15	82,431.58
105	Advertising	8.27	44.86	843.60	2,201.67
106	Number of Members	218	744	2,295	7,748
107	Number of Personal Loans	107	379	1,191	4,871
108	Number of Mortgage Loans	4	8	63	179

RATIOS

		GROUP 1 AMOUNT	GROUP 1 PERCENT	GROUP 2 AMOUNT	GROUP 2 PERCENT	GROUP 3 AMOUNT	GROUP 3 PERCENT	GROUP 4 AMOUNT	GROUP 4 PERCENT
201	Reserves to Total Loans 87/39		19.80		19.76		15.11		13.83
202	Mortgages to Total Member Liab, 30/79		1.08		3.73		17.18		18.85
203	Pers. Loans to Total Mem. Liab. 31/79		73.90		71.23		63.90		63.27
204	Total Loans to Total Mem. Liab. 39/79		74.99		74.96		81.08		82.12
205	Reserves to Tot. Mem. Liab. 87/79		14.85		14.81		12.25		11.35
210	Expense to Income 102/101		28.36		28.17		28.88		25.26
211	Income to Total Member Liabilities 101/79		8.95		8.86		8.66		8.05
212	Income to Total Assets 101/59		7.58		7.60		7.55		7.09
213	Dividend to Income 103/101		42.47		50.42		51.15		53.03
214	Expense to Total Mem. Liabilities 102/79		2.54		2.50		2.50		2.03
215	Expense to Total Assets 102/59		2.15		2.14		2.18		1.79
216	Wages to Total Mem. Liabilities 104/79		1.24		1.32		1.20		.94
217	Advertising to Tot. Mem. Liab. 105/79		.01		.01		.04		.03
220	Average Member Liability 79/106	479.93		602.36		818.83		1,127.82	
230	Average Personal Loan Size 31/107	722.65		842.32		1,008.30		1,134.98	
231	Average Mortgage Loan Size 30/108	283.16		2,087.53		5,123.51		9,202.27	

NOTES

NOTES

NOTES

NOTES

NOTES

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

FRANCIS W. SARGENT

GOVERNOR

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

Fiscal Year Ended October 31, 1971

MR.
332M3
B21r
1971
Sec. C

SECTION C

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

This Publication Paid For by the Savings Banks Association of Massachusetts

500-12-72

STATE LIBRARY OF MASSACHUSETTS
FEB 2 - 1973
STATE HOUSE STATION

B31.r
1971
Sec. C
A

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

100 Cambridge Street, Boston

Commissioner of Banks
FREYDA P. KOPLOW

Deputy Commissioner of Banks
ROBERT J. MAIETTA

Director of Savings Bank Examinations
FRANCIS D. CRIMMINS

CONTENTS

PAGE

Savings Banks and Institutions for Savings:

- Abstracts of Annual Reports 49
- Aggregate Statements Index 103
- Alphabetical Index x
- General Remarks v
- Legislation viii
- Lists Showing Locations, Officers, Trustees, etc. 3

Mutual Savings Central Fund, Inc.:

- Statements of Condition 102
- Location, Officers, Directors, etc. 47

Savings Bank Investment Fund:

- Statement of Condition 102
- Location, Officers, Directors, etc. 47

Savings Banks Employees Retirement Association:

- Statement of Condition 102
- Location, Officers, Trustees, etc. 47

Savings Bank Life Insurance:

- Exhibits 113

Commissioner's Letter of Transmittal

The Commonwealth of Massachusetts

Office of the Commissioner of Banks
100 Cambridge Street, Boston
February 1, 1972

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1971.

Respectfully,

Freyda P. Koplow

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1971, there were 171 savings banks in active operation. At the close of business October 31, 1971, the Springfield Five Cents Savings Bank merged into the Community Savings Bank, Holyoke. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

The following three banks were merged during the year.

Name of Bank	Effective Date	Name of Merged Bank
Community Savings Bank	January 1, 1971	Holyoke Co-operative Bank
Cambridge Savings Bank	June 10, 1971	North Avenue Savings Bank
Community Savings Bank	October 31, 1971	Springfield Five Cents Savings Bank

During the fiscal year ended October 31, 1971, the following three schedules indicate the activity which occurred with respect to Main Office Relocations, Branch Offices Opened and Branch Offices which have been authorized but not, as yet in operation:

MAIN OFFICE LOCATIONS

Date Authorized	Date Opened	Name of Bank	Location
January 27, 1967	February 16, 1971	Lynn Institution for Savings	270 Union Street, Lynn

BRANCH OFFICES OPENED

Date Authorized	Date Opened	Name of Bank	Location
February 3, 1970	November 12, 1970	Springfield Institution for Savings	465 North Main Street, East Longmeadow, Mass.
October 23, 1969	December 7, 1970	Union Warren Savings Bank	†133 Tremont Street, Boston, Mass.
January 1, 1971	January 1, 1971	Community Savings Bank	*235 Main Street, Holyoke, Mass.
July 30, 1970	January 4, 1971	Family Mutual Savings Bank	Middleton, Mass.
August 21, 1969	January 12, 1971	Springfield Five Cents Savings Bank	1235 Summer Avenue, Springfield, Mass.
December 4, 1969	January 12, 1971	Springfield Five Cents Savings Bank	1359 Springfield Street, Agawam, Mass.
July 30, 1970	February 1, 1971	Brockton Savings Bank	2071 Main Street, Brockton, Mass.
July 8, 1970	February 11, 1971	Brookline Savings Bank	1016 West Roxbury Parkway, South Brookline, Mass.
June 22, 1970	March 22, 1971	Consumers Savings Bank	†Holden Plaza, Holden, Mass.
September 15, 1970	April 12, 1971	Springfield Institution Savings Bank	Eastside of Cooley Street, (200 feet north of Allen Street), Springfield, Mass.
April 23, 1968	April 12, 1971	New Bedford Five Cents Savings Bank	Northwest corner of State Road, Route 6, Hixville Road, Smith Hills Area, Dartmouth, Mass.
November 5, 1970	May 3, 1971	Danvers Savings Bank	3 Federal Street, Danvers, Mass.
November 10, 1970	May 10, 1971	South Adams Savings Bank	Corner of Richmond Street, and State Road, Cheshire, Mass.
April 9, 1970	June 7, 1971	Ludlow Savings Bank	Center & Rood Streets, Ludlow, Mass.
June 10, 1971	June 10, 1971	Cambridge Savings Bank	*1960 Massachusetts Ave., Cambridge, Mass.
June 10, 1971	June 10, 1971	Cambridge Savings Bank	*275 Main Street, Cambridge, Mass.
January 27, 1971	June 19, 1971	Berkshire County Savings Bank	Junction of Routes 8 & 9 Allendale Shopping Center, Pittsfield, Mass.

†Relocation
*Acquired via merger

BRANCH OFFICES OPENED

Date Authorized	Date Opened	Name of Bank	Location of Bank
April 9, 1971	June 28, 1971	New Bedford Institution for Savings	†158 West Rodney French Blvd., New Bedford, Mass.
March 1, 1971	July 19, 1971	Worcester North Savings Institution	21 Main Street, Lunenburg, Mass.
August 14, 1970	August 2, 1971	Provident Institution for Savings in the Town of Boston	†44 Federal Street, Boston, Mass.
May 19, 1970	August 2, 1971	Suffolk Franklin Savings Institute	†3 Center Plaza, Boston, Mass.
March 18, 1971	September 11, 1971	City Savings Bank	†Free standing building, 740 William Street, Pittsfield, Mass.
September 11, 1970	September 11, 1971	City Savings Bank	Bradlees Plaza Shopping Center, Merrill Road and Dalton Avenue, Pittsfield, Mass.
May 3, 1971	September 15, 1971	Gardner Savings Bank	Route 2A — Main Street, Westminster, Mass.
April 9, 1971	September 27, 1971	Marlborough Savings Bank	71 Boston Post Road, Marlborough, Mass.
July 30, 1970	September 25, 1971	People's Sxvings Bank	596 South Street, Holyoke, Mass.
April 9, 1970	September 30, 1971	Newburyport Five Cents Savings Bank	Corner of Merrill Road & Route 100, Crossroads Plaza, Salisbury, Mass.
July 30, 1970	October 12, 1971	Springfield Institution for Savings	Second level of retail Mall, Baystate West Complex, Springfield, Mass.
November 5, 1970	October 26, 1971	Charlestown Savings Bank	†1628 Tremont Street, Boston, Mass.

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1971

Date Authorized	Name of Bank	Location of Bank
July 17, 1969	Southbridge Savings Bank	New Shopping Center on Route 131, Sturbridge, Mass.
August 21, 1969	Springfield Institution for Savings (Opened in temporary trailer facility on 3-2-70)	Fairfield Mall, Memorial Drive, Chicopee, Mass.
June 22, 1970	Holyoke Savings Bank	Grant Plaza, Holyoke, Mass.
September 15, 1970	Fall River Five Cents Savings Bank	Southwest corner of South Main and Hall Streets, Fall River, Mass.
October 29, 1970	Charlestown Savings Bank	851 Boylston Street, Boston, Mass.
November 5, 1970	Suffolk Franklin Savings Institute	140 Huntington Avenue, Boston, Mass.
December 2, 1970	Bass River Savings Bank	Route 132, Cape Cod Mall, Hyannis, Mass.
December 2, 1970	Essex Broadway Savings Bank	Eastside of Chickering Road, and northwest side of Bunker Hill Street, North Andover, Mass.
December 2, 1970	Franklin Savings Institution	Route 116, (adjacent to Squire Village Apartments), Sunderland, Mass.
December 9, 1970	New Bedford Five Cents Savings Bank	East side of County Street, between Elm and Williams Streets, New Bedford, Mass.
January 8, 1971	Lowell Institution for Savings	†1257–1261 Bridge Street, Dracut, Mass.
January 8, 1971	West Newton Savings Bank	†326 Boston Post Road, Wayland, Mass.
January 27, 1971	BostonFive Cents Savings Bank	156 Federal Street, Boston, Mass.
February 2, 1971	Woronoco Savings Bank	22 Little River Street, Westfield, Mass.
February 22, 1971	People's Savings Bank	1948 Memorial Drive, Chicopee, Mass.
April 8, 1971	Warren Five Cents Savings Bank	Lowell and Russell Streets, West Peabody, Mass.
May 3, 1971	Assabet Institution for Savings	Route 2A — Great Road, Acton, Mass.
May 3, 1971	Fall River Five Cents Savings Bank	Swansea Mall Shopping Center, Swansea, Mass.
May 3, 1971	Fitchburg Savings Bank	Twin City Plaza, Fitchburg, Mass.
May 3, 1971	Gardner Savings Bank	Route 101 & 12, Main Street, Ashburnham, Mass.
May 3, 1971	Greenfield Savings Bank	Conway Road and Main Street (Village of South Deerfield), Deerfield, Mass.
June 1, 1971	Consumers Savings Bank	Northeast interesction of Park Ave. and Mill Street, Worcester, Mass.
June 23, 1971	Newton Savings Bank	†301–305 Washington Street, Newton Center, Mass.

†Relocation
*Acquired via merger

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1971

July 1, 1971	Dorchester Savings Bank	510 Boylston Street, Boston, Mass.
July 1, 1971	Fairhaven Institution for Savings	†Southside of interesection of Washington Street, (Route 6), Fairhaven, Mass.
July 1, 1971	Springfield Institution for Savings	619 Chestnut Street, Springfield, Mass.
July 1, 1971	Watertown Savings Bank	King's Shopping Center (between Watertown & California Streets), Watertown, Mass.
July 1, 1971	Worcester County Institution for Savings	427 Main Street, Worcester, Mass.
August 12, 1971	Chelsea-County Savings Bank	†385 Broadway, Revere, Mass.
August 12, 1971	Chelsea-County Savings Bank	†354 Washington Avenue, (Prattville Area), Chelsea, Mass.
September 13, 1971	Attleborough Savings Bank	Corner of Copeland Drive and Creedon Street, Mansfield, Mass.
September 13, 1971	Consumers Savings Bank	54 Franklin Street, Worcester, Mass.
September 13, 1971	Framingham Savings Bank	Corner of Old Worcester Road and Temple Street, Framingham, Mass.
September 13, 1971	Woburn Five Cents Savings Bank	Corner of Routes 128 and 38, North Woburn Shopping Center, 2D Elm Street, North Woburn, Mass.
September 13, 1971	Bass River Savings Bank	Cranberry Cove Shopping Center, Route 6A, G. A. R. Highway, Orleans, Mass.
September 13, 1971	Home Savings Bank	140 Clarendon Street, (Y.M.C.A. Building), Boston, Mass.
October 14, 1971	Plymouth Five Cents Savings Bank	†Snow Road, rear of new Town Hall, Corner of Routes 3A and 139, Marshfield, Mass.
October 14, 1971	South Weymouth Savings Bank	Main intersection of Routes 18 & 58, South Weymouth, Mass.
October 14, 1971	Union Warren Savings Bank	Shopping Center known as Westbrook Village, West Rosbury, Mass.

Assets

The total assets of such banks at the end of the fiscal year amounted to $14,117 million. During the fiscal year the assets increased approximately $1,610 million, an increase of 12.87 per cent which represents a continual increase.

Year	Total Assets as of Oct. 31 (in thousands of dollars)	Increase (in thousands of dollars)	Annual Percentage of Increase
1967	$10,333,580	$ 588,967	6.04
1968	10,917,389	583,809	5.65
1969	11,744,330	826,941	7.57
1970	12,507,134	762,804	6.50
1971	14,116,791	1,609,657	12.87

Investments in U. S. Government holdings have increased approximately $13 million. Municipal obligations increased $13 million, bank and fire insurance company stocks $71 million and other types of bonds $703 million during the year.

The dollar increase granted on real estate loans amounted to approximately $619 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to $9,375 million and represent 66.41 per cent of the total assets.

Deposits

The deposit liability of the 171 savings banks as of the close of business October 31, 1971, amounted to $12,502 million and represented 3,919,073 accounts. The club deposit figure amounting to $21 million is not included in the foregoing amount. During the fiscal year ended October 31, 1971, deposits increased in the amount of $1,422 million which compares with an increase of $684 million in the preceding year.

Surplus

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to $1,048 million or 8.37 per cent of the total deposits. The amount of these surplus accounts has increased approximately $75 million since the fiscal year ended October 31, 1970. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

Dividends

Dividend rates have continued to increase during the twelve months ended October 31, 1971. Statement number 3 of this report is now headed "Dividend Rates", and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately $630 million, which is an increase of $69 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

Liquidity Fund

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to $11.4 million at the close of business October 31, 1971. No application for a loan has been received prior to the year 1939.

Deposit Insurance Fund

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1971, this Fund insured the full amount of the deposits in 163 of the 171 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over $20,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was $115.4 million at the close of business October 31, 1971. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1971.

SAVINGS BANK INVESTMENT FUND

An open-end mutual fund designed primarily to enable diversified and professionally managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and subsequent amendments. Shares numbering 50,338 with a total net asset market value of $83 million ($1,656.99 per share) were held by 98 banks, 6 life insurance departments and the Savings Banks Employees Reitrement Association on October 29, 1971. These figures compare with 52,716 shares with total net asset market value of $74 million ($1,404.19 per share), held by 106 savings banks, 5 life insurance departments, and the Savings Banks Eemployees Retirement Association on October 31, 1970.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74–76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present

time there are one hundred and sixty-seven member banks plus seven associations. The total resources of this Association amounted to $57 million at the close of business October 31, 1971.

Chapter	Amendment to:	Description
52	G.L., c. 168, s. 35	An act increasing the maximum amount of a ninety percent loan to thirty-six thousand dollars.
92	G.L., c. 168, s. 66A	An act authorizing the issuance by savings banks of mortgage-backed securities guaranteed by the United States.
92	G.L., c. 168, s. 34	An act amending Limit of Maximum Aggregate Investment in first mortgages.
155	G.L., c. 168, s. 42	An act authorizing investment by savings banks in securities guaranteed by the Government National Mortgage Association.
177	C.L., c. 167, s. 20	An act further regulating the procedure relative to the payment or replacement by banks of lost passbooks.
352	G.L., c. 168, s. 35	An act enlarging the powers of Savings Banks to make mortage loans.
352	G.L., c. 168, s. 14	An act authorizing 80% Mortgage loans to Nursing homes, extended care facilities or convalescent homes.
354	G.L., c. 168, s. 22c & 60b	An act making permanent the authority of savings banks to pay supplemental or variable rates of dividends or interest on certain share and deposit accounts.
394	G.L., c. 167, s. 11d	An act establishing minimum standards for security and protection.
401	G.L., c. 168, s. 74	An act relative to retirement of employees of savings banks.
455	G.L., c. 168, s. 34	An act increasing the limitations on mortgage loans from 70% to 75%.
455	G.L., c. 168, s. 35	An act increasing limit of participation loans to 20% of deposits.
505	G.L., c. 168, s. 37	An act increasing the limitations on personal loans from 10% to 12% with the approval of the Commissioner.
582	G.L., c. 167, s. 16	An act providing for payment of interest of club deposits.
857	G.L., c. 168, s. 49	An act increasing the amount of money a savings bank invests in certain preferred and common stocks from 25% to 35% of the guaranty fund and surplus.

Regulations

There is listed below regulation of the Commissioner of Banks promulgated between November 1, 1970 and October 31, 1971.

October 22, 1971 Regulations of the Commissioner of Banks established under the authority vested in him by Section 16 of Chapter 167 of the General Laws, as amended by Chapter 582 of the Acts of 1971, relative to disclosure by Savings Banks of limited payment of interest on certain club accounts.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages: Officers, Trustees, etc.	Pages: Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	50
Amherst Savings Bank	Amherst	3	51
Andover Savings Bank, The	Andover	3	51
Arlington Five Cents Savings Bank	Arlington	4	51
Assabet Institution for Savings	Maynard	27	76
Athol Savings Bank	Athol	4	51
Attleborough Savings Bank	North Attleboro	32	83
Barre Savings Bank	Barre	4	52
Bass River Savings Bank	Yarmouth	47	99
Bay State Savings Bank	Worcester	45	98
Belmont Savings Bank	Belmont	5	53
Benjamin Franklin Savings Bank	Franklin	17	66
Berkshire County Savings Bank	Pittsfield	34	85
Beverly Savings Bank	Beverly	5	53
Boston Five Cents Savings Bank, The	Boston	5	53
Braintree Savings Bank, The	Braintree	9	57
Bridgewater Savings Bank	Bridgewater	10	57
Brighton Five Cents Savings Bank	Boston	6	53
Bristol County Savings Bank	Taunton	39	91
Brockton Savings Bank	Brockton	10	58
Brookline Savings Bank	Brookline	10	59
Cambridge Savings Bank	Cambridge	11	59
Cambridgeport Savings Bank	Cambridge	11	59
Canton Institution for Savings, The	Canton	12	59
Cape Ann Savings Bank	Gloucester	18	67
Cape Cod Five Cents Savings Bank	Harwich	19	68
Central Savings Bank, The	Lowell	24	73
Charlestown Savings Bank	Boston	6	53
Chelsea-County Savings Bank	Chelsea	12	60
Chicopee Savings Bank	Chicopee	12	61
Citizens' Savings Bank, The	Fall River	15	64
City Savings Bank of Pittsfield	Pittsfield	34	85
Clinton Savings Bank	Clinton	12	61
Cohasset Savings Bank	Cohasset	13	61
Community Savings Bank	Holyoke	20	71
Community Savings Bank	Lawrence	22	72
Consumers' Savings Bank	Worcester	46	99
Conway Savings Bank	Conway	13	61
Danvers Savings Bank	Danvers	13	61
Dedham Institution for Savings	Dedham	14	63
Dorchester Savings Bank	Boston	6	54
Dukes County Savings Bank	Edgartown	15	63
East Boston Savings Bank	Boston	6	54
East Bridgewater Savings Bank	East Bridgewater	14	62
East Cambridge Savings Bank	Cambridge	11	59
Easthampton Savings Bank	Easthampton	14	63
East Weymouth Savings Bank	Weymouth	43	95
Eliot Savings Bank	Boston	7	55
Essex Broadway Savings Bank	Lawrence	22	71
Everett Savings Bank	Everett	15	63
Fairhaven Institution for Savings	Fairhaven	15	63
Fall River Savings Bank	Fall River	16	64
Fall River Five Cents Savings Bank	Fall River	16	65
Family Mutual Savings Bank, The	Haverhill	19	69
Fitchburg Savings Bank	Fitchburg	16	65
Florence Savings Bank	Northampton	32	81

Name	Location	Pages: Officers, Trustees, etc.	Pages: Assets, Liabilities, etc.
Foxborough Savings Bank	Foxboro	17	65
Framingham Savings Bank	Framingham	17	66
Franklin Savings Institution, The	Greenfield	19	67
Gardner Savings Bank, The	Gardner	18	67
Georgetown Savings Bank	Georgetown	18	67
Granite Savings Bank	Rockport	36	87
Great Barrington Savings Bank	Great Barrington	18	67
Greenfield Savings Bank	Greenfield	19	68
Grove Hall Savings Bank	Boston	7	55
Hampden Savings Bank	Springfield	38	89
Family Mutual Savings Bank	Haverhill	19	69
Haydenville Savings Bank	Williamsburg	44	96
Hibernia Savings Bank, The	Boston	7	55
Hingham Institution for Savings, The	Hingham	20	69
Holliston-Hopkinton Savings Bank	Hopkinton	21	70
Holyoke Savings Bank	Holyoke	20	69
Home Savings Bank	Boston	7	55
Hudson Savings Bank	Hudson	21	71
Hyde Park Savings Bank, The	Boston	8	55
Institution for Savings, in Newburyport and its vicinity	Newburyport	30	80
Ipswich Savings Bank	Ipswich	21	71
Lawrence Savings Bank	Lawrence	22	71
Lee Savings Bank	Lee	23	72
Leicester Savings Bank	Leicester	23	72
Lenox Savings Bank	Lenox	23	73
Leominster Savings Bank	Leominster	23	73
Lexington Savings Bank	Lexington	24	73
Lincoln Savings Bank	Boston	8	56
Lowell Five Cent Savings Bank, The	Lowell	24	73
Lowell Institution for Savings	Lowell	25	74
Ludlow Savings Bank	Ludlow	25	74
Lynn Five Cents Savings Bank	Lynn	25	75
Lynn Institution for Savings	Lynn	26	75
Malden Savings Bank	Malden	26	75
Marblehead Savings Bank	Marblehead	26	75
Marlborough Savings Bank	Marlboro	26	76
Medford Savings Bank	Medford	27	77
Medway Savings Bank	Medway	27	77
Melrose Savings Bank	Melrose	27	77
Merrimac Savings Bank	Merrimac	28	77
Middleborough Savings Bank	Middleboro	28	77
Middlesex Institution for Savings, The	Concord	13	61
Milford Savings Bank	Milford	28	78
Millbury Savings Bank	Millbury	28	78
Milton Savings Bank	Milton	29	79
Monson Savings Bank	Monson	29	79
Nantucket Institution for Savings	Nantucket	29	79
Natick Five Cents Savings Bank	Natick	29	79
New Bedford Five Cents Savings Bank	New Bedford	30	79
New Bedford Institution for Savings	New Bedford	30	80
Newburyport Five Cents Savings Bank	Newburyport	31	81
Newton Savings Bank	Newton	31	81
Nonotuck Savings Bank	Northampton	32	82
North Adams Hoosac Savings Bank	North Adams	31	81
Northampton Institution for Savings	Northampton	32	82
North Brookfield Savings Bank	North Brookfield	33	83
North Easton Savings Bank	Easton	14	63
North Middlesex Savings Bank	Ayer	4	52
Orange Savings Bank	Orange	33	83
Palmer Savings Bank	Palmer	33	84
Pentucket Five Cents Savings Bank	Haverhill	20	69
People's Savings Bank of Brockton	Brockton	10	58
Peoples Savings Bank	Holyoke	21	70
People's Mechanics Savings Bank	Worcester	46	99

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Plymouth Savings Bank	Plymouth	34	85
Plymouth Five Cents Savings Bank	Plymouth	35	85
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	51
Provident Institution for Savings in the Town of Boston, The	Boston	8	56
Quincy Savings Bank	Quincy	35	86
Randolph Savings Bank	Randolph	35	86
Reading Savings Bank	Reading	36	87
Rockland Savings Bank	Rockland	36	87
Salem Savings Bank	Salem	36	87
Salem Five Cents Savings Bank	Salem	37	87
Seamen's Savings Bank	Provincetown	35	85
Shelburne Falls Savings Bank	Shelburne	37	88
Somerset Savings Bank	Somerville	37	88
Somerville Savings Bank	Somerville	37	89
South Adams Savings Bank	Adams	3	50
South Boston Savings Bank	Boston	9	57
Southbridge Savings Bank	Southbridge	38	89
South Scituate Savings Bank	Norwell	33	83
South Weymouth Savings Bank	Weymouth	43	95
Spencer Savings Bank	Spencer	38	89
Springfield Five Cents Savings Bank	Springfield	38	89
Springfield Institution for Savings	Springfield	39	90
Stoneham Savings Bank	Stoneham	39	90
Suffolk Franklin Savings Bank	Boston	9	57
Taunton Savings Bank	Taunton	39	91
Union Savings Bank	Fall River	16	66
Union Warren Savings Bank	Boston	9	57
Uxbridge Savings Bank	Uxbridge	40	91
Wakefield Savings Bank	Wakefield	40	91
Waltham Savings Bank	Waltham	40	91
Ware Savings Bank	Ware	40	92
Wareham Savings Bank	Wareham	41	92
Warren Savings Bank	Warren	41	93
Warren Five Cents Savings Bank	Peabody	34	84
Washington Savings Bank	Lowell	25	74
Watertown Savings Bank	Watertown	41	93
Webster Five Cents Savings Bank	Webster	41	93
Wellfleet Savings Bank	Wellfleet	42	93
Westborough Savings Bank	Westboro	42	94
Westfield Savings Bank	Westfield	42	94
West Newton Savings Bank	Newton	31	81
Weymouth Savings Bank	Weymouth	43	95
Whitinsville Savings Bank	Northbridge	33	83
Whitman Savings Bank	Whitman	43	96
Williamstown Savings Bank	Williamstown	44	97
Winchendon Savings Bank	Winchendon	44	97
Winchester Savings Bank	Winchester	44	97
Winthrop Savings Bank	Winthrop	45	97
Woburn Five Cents Savings Bank	Woburn	45	98
Worcester County Institution for Savings	Worcester	46	99
Worcester North Savings Institution, The	Fitchburg	17	65
Woronoco Savings Bank	Westfield	42	95
Mutual Savings Central Fund, Inc.	Boston	47	100
Savings Bank Investment Fund	Boston	47	100
Savings Banks Employees Retirement Association	Boston	47	100

ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

SHOWING

LOCATIONS OF MAIN OFFICES

AND BRANCHES

NAMES OF OPERATING OFFICERS,

CLERK AND TRUSTEES

MEMBERS OF BOARD OF INVESTMENT AND

AUDITING COMMITTEE

AND

OFFICERS AND DIRECTORS OF

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street
Date of Incorporation, March 17, 1853

Charles A. Tarr
President

Douglas J. Bone
Vice President

James E. Doughty
Clerk of Corporation

Donald R. Eldridge
Treasurer

William J. Giniewicz
Assistant Treasurer

Trustees

W. S. Bancroft
*D. J. Bone
W. E. Browne (Hon.)
J. D. Cutler
†J. W. Dennis
†J. E. Doughty
R. W. Gates
M. D. Haskins (Hon.)
L. A. Hathaway
R. F. Ludden
†D. H. Lynch
J. I. Maxwell
*C. A. Robertson
*C. A. Smith
*J. P. Smith
*C. A. Tarr
R. L. Trask
H. B. Trufant

Deposits go on interest first day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS

South Adams Savings Bank
2 Center Street
Date of Incorporation, May 1, 1869

Branch Office
1 South Street, Cheshire

John J. Gallivan
President

Thomas O. Harvey
Benedict P. Polak
Vice Presidents

Richard P. Ouellette
Clerk of Corporation

Michael Kwasniowski, Jr.
Treasurer

Larena S. Potter
Peter Zabek, Jr.
Assistant Treasurers

Trustees

†M. S. Anthony
G. F. Boisvert (Hon.)
J. I. Curtin
W. J. Donovan (Hon.)
†J. J. Gallivan
J. J. Grosz
*T. O. Harvey
*W. H. Hoffman
M. Kwasniowski, Jr.
†D. L. LaFrance
†F. S. Lazarczyk
R. P. Ouellette
*B. P. Polak
C. F. Reid (Hon.)
H. M. Rice (Hon.)
*J. T. Satko
F. E. Sauve
*L. V. Willett (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY

Provident Institution for Savings in the Towns of Salisbury and Amesbury
5 Market Street
Date of Incorporation, February 20, 1828

Albert Leddy
President

George L. Briggs, Jr.
Treasurer

George L. Briggs, Jr.
Walter A. Holbrook, Jr.
Hans Rie
Vice Presidents

Harold C. Webber
Assistant Treasurer

Walter W. Hammond
Clerk of Corporation

Trustees

G. L. Briggs, Jr.
*F. F. Calnan
†W. C. Clark
J. C. Fuller
N. H. Hamel
W. W. Hammond
*W. A. Holbrook
†W. B. Hunt
*A. Leddy
H. A. Miller
*H. Rie
†L. J. Shore

Deposits go on interest fifteenth business day of each month
Dividends are payable January 25, April 25, July 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST

Amherst Savings Bank
1 South Pleasant Street
Date of Incorporation, April 5, 1864
Branch Offices
142 Russell Street, Hadley
487 Newton Street, South Hadley

Robert McCarter
President

Winthrop S. Dakin
Exec. Vice President

Scott H. Harvey
Vice President

Alexander Madenski
Asst. Vice President

Bruce G. Brown
Clerk of Corporation

Lawrence H. Smith
Treasurer

Donald A. Vickowski
Assistant Treasurer

Trustees

H. W. Atkins
†R. L. Bates
B. G. Brown
*K. D. Cuddeback
W. S. Dakin
†H. M. Elder
P. T. Ford
*R. P. Hadley
K. M. Hertzfeld
C. R. Longsworth
*R. McCarter
H. I. Newell
V. J. Peterson
*W. P. Rackliffe
†A. D. Rhodes
H. H. Skillings
A. L. Torrey
*W. L. Vincent

Deposits go on interest from day of deposit
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER

The Andover Savings Bank
61 Main Street
Date of Incorporation, April 2, 1834
Branch Offices
108 Main Street, North Andover
547 Broadway, Methuen

Robert M. Henderson
President

Richard C. MacGowan
Vice President

Kenneth H. Pollard
Clerk of Corporation

Richard C. MacGowan
Treasurer

Chester T. Jenkins
Dana W. Kingsley
Frank P. Tuminelli
Assistant Treasurers

Trustees

L. S. Appleton
*T. A. Bridges
*P. S. Clements
A. W. Ermer
*C. G. Hatch
*R. M. Henderson
†J. M. Kemper
R. C. MacGowan
†E. C. Nichols
K. H. Pollard
*A. W. Reynolds
†H. N. Stevens, Jr.
*G. Sutton
J. L. Wood

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws last Monday in November

*Member of Board of Investment.
†Member of Auditing Committee.

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue
Date of Incorporation, April 2, 1860

Branch Offices
190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark
President

Paul A. Cameron
Arthur D. Saul, Jr.
Vice Presidents

Burton Harrison
Asst. Vice President

Paul A. Cameron
Treasurer

Janet M. Pavliska
Vice Treasurer

George C. Henderson, Jr.
Alexander Malcomson, Jr.
W. Warren Ramirez
Philip L. Russo
John W. Tarca
Assistant Treasurers

Robert F. O'Brien
Clerk of Corporation

Trustees

†R. W. Baker
†C. W. Blackmon
M. W. Bradford
P. A. Cameron
*E. P. Clark
J. B. Fox
H. M. Gott (Hon.)
*W. F. Homer, Jr.
F. Keefe
†W. C. McCarty
R. F. O'Brien
G. C. Porter (Hon.)
*G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng
A. C. Tobey
A. Weller

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable first business day of each month
Annual meeting date as provided for in By-Laws second Wednesday of December

ATHOL

Athol Savings Bank
444 Main Street
Date of Incorporation, February 12, 1867

Edward J. Herd
President

A. Spaulding Rose
Arthur R. James
Vice Presidents

Arthur R. James
Treasurer

Leonard E. King
Assistant Treasurer

Howard M. Lougee
Clerk of Corporation

Trustees

†W. Findlay
A. E. Hamm
†R. R. Haven
*E. J. Herd
†H. H. Higgins
A. R. James
L. E. King
*P. P. Jerris
H. M. Lougee
*S. A. Perekslis
*A. S. Rose
*R. M. Tyler

Deposits go on interest first business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street
Date of Incorporation, March 5, 1885

Richard J. O'Toole
President

James R. Pender
Robert U. Holden
Vice Presidents

Edwin B. Coltin
Clerk of Corporation

George P. Koronis
Treasurer

Beatrice E. Cooper
Assistant Treasurer

Trustees

*A. E. Anderson
†D. W. Balch
M. J. Barba
*D. E. Boatman
W. S. Boettcher
E. B. Coltin
S. F. Conant (Hon.)
B. W. Drew
D. P. Hardy
R. U. Holden
F. Jahn (Hon.)
G. P. Koronis
P. N. Laggis
R. J. Larkin
†J. J. Madigan
*R. J. O'Toole
*A. L. Paulson
*J. R. Pender
J. T. Sullivan (Hon.)
S. H. Turner (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street
Date of Incorporation, May 1, 1869

F. William McQueston
President

Albert J. Regienus
Vice President

John E. Maki
Treasurer

Irving M. Hale
Clerk of Corporation

F. William McQueston
Chairman of Board

Trustees

C. G. Allen, Jr.
*J. W. Britton
G. P. Brown (Hon.)
†P. T. Carroll
S. C. Case (Hon.)
*C. S. Connington, Sr.
F. J. Cranston
†I. M. Hale
†E. C. Hutchinson
J. E. Maki
*F. W. McQueston
J. R. Moore
*A. J. Regienus
*G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.
†Member of Auditing Committee.

BELMONT

Belmont Savings Bank
2 Leonard Street
Date of Incorporation, March 5, 1885
Branch Office
78 Trapelo Road

William W. Arbuckle
President
Vincent L. Hennessy
August R. Meyer
Robert B. Pitcher
Edward C. Wilson
Vice Presidents
Francis Harvey
Treasurer
Dorothy G. Backman
Raymond H. Fougere
Asst. Vice Presidents
A. Leavitt Taylor
Clerk of Corporation
Edward C. Wilson
Chairman of Board

Trustees

†L. C. Anderson
*W. W. Arbuckle
G. Cushman
W. J. Davidson
F. Harvey
*V. L. Hennessy
R. O. Howe
C. Kendall
H. A. Laaby (Hon.)
*A. R. Meyer
†C. B. Nickerson
G. M. Olive, Jr.
*R. B. Pitcher
†W. A. Schan
A. L. Taylor
C. E. Westlund
*E. C. Wilson
P. R. Winters

Deposits go on interest fifteenth day of each month
Dividends are payable 15th day of January, April, July and October
Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY

Beverly Savings Bank
175 Cabot Street
Date of Incorporation, February 19, 1867
Branch Office
Dodge Street

R. Wendell Dronsfield
President
Norman C. Foster
Joseph A. Kelly
Robert O. Lunn
George R. Spear
Vice Presidents
Elizabeth L. Butterworth
Asst. Vice President
Douglas S. Littlehale
Clerk of Corporation
Clay G. Parmenter
Treasurer
Helen R. Fiske
Michael L. Llewellyn
Sheldon R. Norwood
Assistant Treasurers

Trustees

G. A. Baker
R. H. Bliss
D. F. Booth
T. H. Bott, Jr. (Hon.)
†C. Campbell
L. W. Cann
†P. R. Clark
M. R. Cole
†L. W. Davis
*R. W. Dronsfield
J. H. Fine
*N. C. Foster
B. Glovsky
D. J. Gordon
†P. T. Greenlaw
*J. A. Kelly
D. S. Littlehale
*R. O. Lunn
†W. A. Mood
C. F. Nagel
A. J. Sheehan
*G. R. Spear
R. C. Stapledon
W. C. Tannebring, Jr.
R. E. Vincent

Deposits go on interest from day of deposit
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON

The Boston Five Cents Savings Bank
30 School Street
Date of Incorporation, February 22, 1825

Branch Offices
One Center Plaza
77 Milk Street
385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
704 Boylston Street
441 Brookline Avenue
2343 Washington Street, Roxbury
696 Centre Street, Jamaica Plain
1895 Centre Street, West Roxbury

Robert J. Spiller
President
Edwin J. Beck
Robert T. Lawrence
Howard C. Nason
Charles H. Wood
John G. Welch
Vice Presidents
Charles H. Bennett
Peter J. Blampied
Bernice M. Clay
Herbert P. Gray
Charles G. Katibian
Thomas E. Manley
Wesley W. Neilssien
L. Walter Nelson
Linton E. Taber
Clarence D. Wilson
Asst. Vice Presidents
John G. Welch
Treasurer
Charles M. Byron
Paul F. Coveney
Arthur J. Duffy
Edward P. Foley
Souren M. Garabedian
James A. McGowan
Assistant Treasurers
Fosdick P. Harrison
Clerk of Corporation
Robert M. Morgan
Chairman of Board

Trustees

B. Adams
S. M. Beal, Jr.
*D. H. Bigelow
G. S. Bissell
*M. G. Bolster
R. F. Bradford
S. Brown
F. J. Carey
*A. L. Coburn, Jr.
†H. W. Cole
J. F. Collins
W. A. Collins
C. M. Cutler
A. P. Everts, Jr.
W. F. Goodale, Jr.
A. H. Haffenreffer, Jr.
S. P. Harrison
C. S. Hart
P. F. Hellmuth
H. D. Hodgkinson
V. C. Johnson
R. T. Lawrence
J. P. McSherry
*R. M. Morgan
R. S. Morse
J. R. Morss
W. F. Morton
*C. B. Rechner
D. R. Sargent
C. I. Schottland
M. A. Shattuck, Jr.
*J. J. Snyder
*R. J. Spiller
†D. G. Sullivan
L. A. Sykes
D. T. Trigg
F. F. Vorenberg
E. Walcott
R. P. Waters, Jr.
L. H. Weinstein
M. C. Wheeler
J. N. White
R. G. Wiese
J. M. Wood, Jr.
†A. S. Woodworth
P. I. Wren

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

*Member of Board of Investment.
†Member of Auditing Committee.

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)
Date of Incorporation, March 28, 1861
Branch Offices
121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland Circle

Charles J. Kiley, Jr. *President*
J. Warren Sullivan *Vice President*
John C. Kiley *Treasurer*
Barry F. St. George
Joseph E. Kovalski
Thelma S. Devine *Assistant Treasurers*
Gaetano T. Cuggino *Clerk of Corporation*

Trustees

†J. H. Connors
G. T. Cuggino
*N. J. Cuggino
T. J. Curtin
†E. P. Ford
*J. E. Hurley
†J. S. Kavanah
*C. J. Kiley, Jr.
J. C. Kiley
J. J. Murphy
*E. K. Pilsbury
Guido Salvucci
J. W. Sullivan
*A. J. Welch, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws second Wednesday in April

Charlestown Savings Bank
55 Summer Street
Date of Incorporation, April 7, 1854
Branch Offices
532 Commonwealth Avenue
126 High Street
1 Thompson Square, Charlestown
1628 Tremont Street
25 Union Street
1355 Washington Street

John E. Wilkinson *President*
Robert W. Garver *Exec. Vice President*
Robert T. Allmon
Charles F. Sherman *Vice Presidents*
Oliver C. Peterson
John E. Stewart
Robert H. Sulis
Carl H. Wiedemann *Asst. Vice Presidents*
Florence M. Moody *Clerk of Corporation*
Kenneth N. S. Ferguson *Treasurer*
David S. Carr
Charles E. Potts, Jr.
Louise Seely
Horace W. Tibbetts *Assistant Treasurers*
Norman F. Barrett *Chairman of Board*

Trustees

*S. C. Badger
*N. F. Barrett
W. S. Brewster
†A. T. Buros
†M. M. Cantor
R. B. Chesley
L. W. Cronkhite
J. Farley
R. B. Fowler
R. W. Garver
F. L. Glimp
A. J. Goldberg
W. H. Goldsmith, Jr.
E. V. Grabill
G. Hansen
J. P. Healey
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
R. B. Johnson
A. Loring
†C. F. Machen
W. M. McCormick
H. B. McGuire
D. A. Mittell
R. B. Pendery
E. H. Perkins
D. W. Scudder
H. B. Shepard, Jr.
*F. F. Stockwell
W. E. Tilburg
†C. W. Trempf
F. L. Tucker
R. J. VanNostrand
F. W. Watriss
C. M. Werly
*J. E. Wilkinson
R. D. Williams

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in November

Dorchester Savings Bank
572 Columbia Road (Dorchester District)
Date of Incorporation, April 16, 1894
Branch Offices
1625 Blue Hill Avenue, Mattapan
22 Boylston Street
234 Mt. Vernon Street
569 Washington Street
700 American Legion Highway, Roslindale

Arthur F. Shaw, Jr. *President*
Arthur C. Murray *Exec. Vice President*
Emanuel H. Sanders
Verdie A. Dodds
Charles E. Gibson
Endicott Smith
George P. Towle *Vice Presidents*
William J. Collins
Alton L. Horte
Louis H. Maurer *Asst. Vice Presidents*
Arthur C. Murray *Treasurer*
William M. Horte
Donald C. McLeod
Loretta J. Philbrick
Harold Saunders, Jr. *Assistant Treasurers*
Robert P. Kenney *Clerk of Corporation*

Trustees

P. L. Amon
†A. B. Andrews
P. Barrow
A. S. Beale
W. E. Blair
†C. E. Borden
R. L. Clark
*C. F. Collins
*V. A. Dodds
†E. A. Farnum
S. Fernald
*W. R. Freeman
*C. E. Gibson
†F. A. Giles, Jr.
*L. V. Gould
F. H. Graham
J. M. Haffenreffer
S. W. Howe
E. C. Keating (Hon.)
R. A. Keating
†R. P. Kenney
R. Lowe, Jr. (Hon.)
E. F. McAuliffe
A. C. Murray
J. B. Pepper
L. J. Roazen
A. S. Roe (Hon.)
*E. H. Sanders
*A. F. Shaw, Jr.
E. Smith
*G. P. Towle
A. C. Trethewey (Hon.)
T. F. Tuttle
D. W. Vose

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Wednesday in May

East Boston Savings Bank
10 Meridian Street (East Boston District)
Date of Incorporation, April 26, 1848
Branch Office
1 Bennington Street

C. Maxwell French *President*
Ralph R. Bagley
Richard P. Belcher
Stewart P. Lynch *Vice Presidents*
Pasquale A. Cervizzi *Clerk of Corporation*
Charles R. Cranford *Treasurer*
Frederick M. Bruno
M. Louise Townsend
Joseph A. Sciortino
James W. Yandell *Assistant Treasurers*
C. Maxwell French *Chairman of Board*

Trustees

*J. E. Bagley, Jr.
R. R. Bagley
R. P. Belcher
*J. D. Brown
P. A. Cervizzi
*W. M. Cooke
G. R. Cornwell
C. R. Cranford
J. D. D'Alessandro
R. Dell Orfano
F. B. Duncan (Hon.)
*W. H. Dykstra
C. M. French
A. S. Garon
†J. Guarino
G. E. Hodge (Hon.)
†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
A. S. Ripa
*R. E. Webb
A. F. Wilson
†H. C. Young
F. J. Zeo

Deposits go on interest from day of deposit
Dividends are payable 16th day of each month
Annual meeting date as provided for in By-Laws Monday preceding fifteenth day of April

*Member of Board of Investment.
†Member of Auditing Committee.

Eliot Savings Bank
165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

P. Roland Hebert
President

Richard S. Willis
Laurence K. Hawkins
Whitney Wright
Leila M. Atwood
Vice Presidents

George B. Rowlings
Clerk of Corporation

Charles P. Read
Treasurer

Leila M. Atwood
Ernest W. Hale
Assistant Treasurers

Trustees

L. M. Atwood
*E. L. Bond
H. E. Braconier
†F. A. Brewer, Jr.
†H. J. Chilton
E. H. Eacker
A. B. Emmons
*B. H. Field
*L. K. Hawkins
*P. R. Hebert
L. P. Hills
†D. C. Howlett
†R. C. Hussey
G. B. Jones
A. Latham, Jr.
†H. D. Norstrand
G. B. Rowlings
R .H. Smithwick
F. J. Staples
M. G. Summers
T. S. Thompson
H. C. Ward
*R. S. Willis
*W. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

Grove Hall Savings Bank
35 Washington Street (Brighton District)

Date of Incorporation, January 30, 1914

Branch Office
1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg
President

Lester Endlar
Edward S. Lebowich
Daniel Weisberg
Vice Presidents

Arnold S. Dane
Clerk of Corporation

Joseph G. Hallett
Treasurer

Irving Adams
Wilbur R. Beane
Mark F. Daley
James T. Mulligan
Assistant Treasurers

Trustees

G. Alpert
A. Altschuler
H. Ansin
A. S. Beal
W. L. Collins (Hon.)
†L. H. Dana
A. S. Dane
*C. S. Elkind
*L. Endlar
†L. Flax
F. H. Fox
*A. M. Ginzberg
M. Gordon
J. G. Hallett
*J. Kardon
E. S. Lebowich
S. Pinsly
J. G. Riesman (Hon.)
*L. R. Rolde
I. M. Saunders
M. Saxe (Hon.)
S. Schein
†B. G. Shapiro
H. Singer
S. L. Slosberg (Hon.)
B. Solomon
I. Usen (Hon.)
J. Ware, Jr.
*D. Weisberg
J. Weisberg
M. Weiss
H. W. Whynot

Deposits go on interest from day of deposit

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank
263 Washington Street

Date of Incorporation, May 21, 1912

James W. Conners
President

William F. Hickey
Albert P. Hill
J. Joseph Maloney
Philip P. Stuart
Vice Presidents

Natale Coraine
Treasurer

William L. Donovan
Philip M. McManamin
Assistant Treasurers

Charles B. Carroll
Clerk of Corporation

John D. Riordan
Chairman of Board

Trustees

C. B. Carroll
*J. W. Conners
N. Coraine
J. J. Cotter (Hon.)
W. F. Coyne
F. C. DeSantis
J. F. Desmond
J. E. Downes, Jr.
†B. J. Dwyer
A. E. Haley
C. J. Ligotti
*J. J. Magee
J. W. Mahoney
*J. J. Maloney
P. M. McManamin
L. O'Connell
†J. W. O'Connor
A. B. Rice
G. M. Rideout
*J. D. Riordan
E. H. Roemer
†G. A. Rowe
W. H. Ryan (Hon.)
*P. P. Stuart
T. E. Sullivan

Deposits go on interest from day of deposit

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday of May

Home Savings Bank
69 Tremont Street

Date of Incorporation, March 17, 1869

John H. Guluzian
President

Donald A. Pope
Brinton Watson
Vice Presidents

William R. Tuttle
Frederick R. Wood
Asst. Vice Presidents

Evelyn F. Grace
Clerk of Corporation

Donald A. Pope
Treasurer

Christopher C. Winslow
Vice Treasurer

John P. Cooper
David L. Delano
Donald B. Emerson
William J. Herrick
Edward H. O'Brien
Assistant Treasurers

Trustees

J. J. Arena
*D. C. Arnold
*P. W. Atwood
*B. Bump
K. J. Butters
N. L. Cahners
C. H. Eaton
*D. J. Evans
P. Fitzpatrick
†E. L. Francis
J. H. Fullerton
*L. S. Glidden, Jr.
*J. H. Guluzian
W. G. Harding
*D. B. Ingram
A. H. Johnson
W. A. W. Krebs
L. H. Martin
D. J. Moore, Jr.
†C. A. Morss, Jr.
D. A. Pope
J. Preston, Jr.
E. Reynolds, Jr.
J. F. Rich
†R. S. Shreve
C. L. Smith, Jr.
R. Wengren

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy
President

Reed Freeman
Harlan R. Pinkham
Vice Presidents

Robert F. Dray
Clerk of Corporation

Arthur L. MacDonald, Jr.
Treasurer

Richard B. Grane
Ruth M. Sudbey
Assistant Treasurers

Michael J. Dray
Chairman of Board

Trustees

†P. G. Douglas
*M. J. Dray
R. F. Dray
*R. Freeman
*C. W. Hardy
*H. Heap, Jr.
A. L. MacDonald, Jr.
G. F. Marden
†M. T. Pike
*H. R. Pinkham
*E. R. Pulsifer
D. T. Scott
A. Stevens
O. W. Swangren
†S. O. Swangren

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank
1575 Tremont Street (Roxbury District)

Date of Incorporation, November 5, 1915

Thomas W. Crosby
President

Donald B. Wallace
Exec. Vice President

James W. Haley
A. James MacLellan
Joseph G. Murphy
Vice Presidents

John M. Burchell
Treasurer

Henry Slide
Assistant Treasurer

Frank J. Glossa
Clerk of Corporation

Trustees

W. G. Bowers
*G. I. Breen
P. C. Cleary
*J. P. Condon
R. J. Cotter, Jr.
*T. W. Crosby
†K. G. Fettig
W. J. Gormley
*J. W. Haley
F. T. Kelley
R. H. Kelly
*A. J. MacLellan
R. A. MacLellan (Hon.)
T. E. Mahony
J. F. McHale, Jr.
J. F. McHale, Sr.
†P. E. Mitchell
W. F. Morris, Jr.
*J. G. Murphy
D. M. Owens
J. J. Reagan
*J. J. Riley, Jr.
†W. J. Sheils
W. H. Sullivan
W. A. Tracy
T. F. True, Jr.
F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings in the Town of Boston
36 Temple Place–30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices
44 Federal Street
Summer-Washington Subway
15 Prudential Center Plaza
25 State Street
Charles River Plaza Shopping Center
151 Tremont Street
43 Kneeland Street

John S. Howe
President

Kenneth B. McMullen
Exec. Vice President

Donald G. Benson
Albert R. Johannesen
William B. Marshall
William J. Maytum
Norman McIntosh
Vice Presidents

Wm. Arthur Dupee
Sec. of Corporation

C. Philip Hammond
Treasurer

Philip H. Theopold
Chairman of Board

Walter L. Bergman
Joseph A. Comerford
Stephen J. Delano
David O. Fletcher
Richard J. Foley
Dean P. Friberg
Dorothy Kinsella
Margaret A. Linton
Alice G. O'Connor
John R. Studer
Walter G. Sullivan
Margaret E. Tracy
Asst. Vice Presidents

Walter L. Bergman
Charles J. Coffin
Joseph A. Comerford
Dean P. Friberg
Paul T. Flynn
Albert R. Johannesen
Margaret A. Linton
Assistant Treasurers

Trustees

†J. Q. Adams
†O. K. Anderson
R. L. Banks
E. L. Bigelow, Jr.
L. P. Chamberlain
Hilliard J. Coan
H. Coolidge
*J. L. Cooper
C. Devens
W. A. Dupee
M. Gray
J. Grew
*H. F. Hagemann, Jr.
†B. M. Hall
†E. B. Hanify
J. S. Howe
A. W. Hunnewell, Jr.
R. C. Jordan
W. Seavey Joyce
*R. Livermore, Jr.
G. M. Lovejoy, Jr.
*J. Lowell
*E. Lyne
K. B. McMullen
G. R. Minot
F. S. Moseley, III
L. R. Niles
G. Olmsted, Jr.
E. H. Osgood
A. H. Parker
B. D. Parks
R. F. Perkins
J. M. Powell
J. A. Shane
*P. H. Theopold
J. L. Thorndike
W. N. Thorndike
D. C. Watson
S. H. Wolcott, Jr.

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

South Boston Savings Bank
460 West Broadway (South Boston District)
Date of Incorporation, March 3, 1863

Alfred W. Archibald
President

Dana L. Ruoff
Treasurer

Francis P. Hersey
George M. Pond
Vice Presidents

Robert C. Feeney
Robert E. Lee
William D. Powers
Assistant Treasurers

John M. Bleakie
Clerk of Corporation

Chandler Bigelow
Chairman of Board

Trustees

*A. W. Archibald
L. W. Archibald
*C. Bigelow
J. M. Bleakie
*H. Bowen
*A. J. Bowker
E. B. Cass
C. J. Crowley
†C. A. Curtis
D. M. DeHart
F. E. Douglas
H. Gambrill, Jr.
J. J. Grigalus
*F. P. Hersey
I. L. Hobbs
E. H. Hommel
R. R. Laine
C. R. LaPlante
†E. G. Morse
*F. G. Neal
D. L. Ruoff
E. J. Ryall
†R. E. Seeger
J. J. Shaughnessy

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws
second Tuesday in April

Suffolk Franklin Savings Bank
45 Franklin Street
Date of Incorporation, March 7, 1833
Branch Offices
1 State Street **6 Park Square**
3 Center Plaza **205 Berkeley Street**
66 Charles Street **607 Boylston Street**
139 Massachusetts Avenue
10 Birch Street, Roslindale
217 Adams Street, Dorchester
1906 Centre Street, West Roxbury

Edward M. Kehoe
President

David D. Samson
Treasurer

Herbert W. Gray, Jr.
Exec. Vice President
Charles H. Douglass, Jr.
Carl S. Ericson
Clayton R. Foote
Hauthaway Mabbett
Richard B. Paige
Vice Presidents

Arthur F. DiTrapano
George I. Ericson
Joseph M. McDonough
Robert C. Richdale
Douglas W. Smith
Robert E. Snow
Charlotte M. Soutter
Robert A. Williams
Assistant Treasurers

James T. Bailey, Jr.
Elinor L. Coggin
Albert A. Osterberg
Charles A. Swanson
Robert D. West
Asst. Vice Presidents

Lawrence B. Damon
Clerk of Corporation

Trustees

H. H. Ayer
*J. H. Bacheller, Jr.
J. Barnard, Jr.
A. G. Barry
T. P. Beal (Hon.)
G. W. Blakeley, Jr.
C. I. Blanchard
†H. J. Bourneuf
‡E. D. Brooks, Jr.
R. P. Chapman
L. F. Daley
L. B. Damon
C. H. Douglass, Jr.
W. R. Driver, Jr.
R. J. Eaton (Hon.)
J. G. Flint
E. W. Gammons (Hon.)
‡J. F. Gerrity
H. W. Gray, Jr.
G. Hall, III
F. T. Hammond, Jr.
J. B. Harriman
‡M. L. Harris
†R. Harte, Jr.
L. T. Hill (Hon.)
G. Howland
A. B. Hunt
K. L. Isaacs
H. W. Jarvis
*E. M. Kehoe
E. L. King
R. W. Lawson
A. P. Loring
*R. H. Lovell
*J. W. Lund
*H. H. Meyer, Jr.
A. O'Keeffe (Hon.)
W. L. Pierce
R. S. Robie, Jr.
J. E. Rogerson
W. B. Snow (Hon.)
C. H. Spaulding
†H. P. Wilkins
W. W. Wolbach
H. A. Wood, Jr.
R. R. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws
third Tuesday in December

Union Warren Savings Bank
216 Tremont Street
Date of Incorporation, February 21, 1829
Branch Offices
52 Congress Street
174 Federal Street
69 Franklin Street
North Station Concourse
133 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan
President

Thomas M. Joyce
Clerk of Corporation

Howard M. Bacon
Robert W. Clifford
Herbert V. Gearty
Malcolm T. MacVicar
Albert E. Pfefferle
Charles W. Swinton
Vice Presidents

Herbert V. Gearty
Treasurer

Paul E. Dion
Paul F. Foley
Francis J. Shea, Jr.
Asst. Vice Presidents

Joseph G. Edwards
Paul F. Foley
Henry G. Hedquist
Johan G. W. Holmberg
Francis J. Shea, Jr.
Assistant Treasurers

Trustees

*J. I. Ahern
R. W. Bachelder
†J. K. Benson
*F. P. Brennan
F. H. Burr
F. A. Carlson
E. Catlin, Jr.
*T. Chase
R. W. Clifford
*R. N. Cox
E. B. Crowley
*D. L. Currier
B. A. Druker
B. T. Fawcett
J. B. Finigan
*W. J. Fitzgerald
†T. J. Galligan, Jr.
H. V. Gearty
C. E. Gowdy
A. B. Gowing
†R. W. Hubbs
†J. F. Hunnewell
*T. Johnson
T. M. Joyce
W. C. Kendrick
C. Kenny
*E. H. Lane
M. T. MacVicar
*J. C. Morrison
T. Motley
*E. J. O'Neil, Jr.
†L. H. Parks
A. E. Pfefferle
J. V. Quinlan
H. H. Scott
C. W. Swinton
*W. B. Tyler
J. N. Worcester

Deposits go on interest from day of deposit
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws
Thursday before the second Monday in April

BRAINTREE

The Braintree Savings Bank
865 Washington Street
Date of Incorporation, March 21, 1870
Branch Office
South Shore Plaza

Robert P. Gray
President

Donald K. Norris
Clerk of Corporation

Lindsay L. Tait
Exec. Vice President

Edward W. Archibald
Treasurer

Gordon W. Bryant
Herbert B. Hollis
John T. Trefry, Jr.
Vice Presidents

Edmund G. Bregoli
Donald C. Olson
Assistant Treasurers

William E. Westman
Chairman of Board

Trustees

*H. J. Albee
J. Barile
*G. W. Bryant
*R. P. Gray
H. B. Hollis
F. J. Klay
†F. J. Landenberger
D. K. Norris
†L. K. Oliphant
R. F. Peck
*R. W. Proctor
*R. W. Sullivan
†J. H. Swift, Jr.
*J. T. Trefry, Jr.
*W. E. Westman

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting day as provided for in By-Laws
3rd Tueaday of April

‡Member of Board of Investment.
*Member of Auditing Committee.

BRIDGEWATER

Bridgewater Savings Bank
14 Main Street

Date of Incorporation, March 19, 1872

Branch Office
12 West Center Street, West Bridgewater

Ralph A. Hopkins
President

Edward B. Hayward, II
Treasurer

Herman G. Daiker
Joseph W. Johnson
Vice Presidents

James A. McGuigan
Thomas J. Phelan, Jr.
Assistant Treasurers

Herbert A. Sarkisian
Clerk of Corporation

Herman G. Daiker
Chairman of Board

Trustees

*R. G. Barker
†F. W. Burrill
*W. E. Clark
*H. G. Daiker
M. A. Edson
*H. M. Estabrook, Jr.
C. A. Freeman
R. C. Garrison
E. B. Hayward, II
*R. A. Hopkins
*J. W. Johnson
†J. J. Kent
J. E. Lucini
R. A. McNeeland
†W. M. O'Rourke
*R. B. Pickett
†C. P. Resevick
*E. W. Rice
F. Sanborn
H. A. Sarkisian
A. S. Tolivaisa

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON

Brockton Savings Bank
1 North Main Street

Date of Incorporation, March 3, 1881

Branch Offices
443 Belmont Street
589 Centre Street
2071 Main Street

Harry E. Adams, Jr.
President

John A. Eaton, Jr.
Clerk of Corporation

Anthony D. Matarese
Michael E. Tumonis
Vice Presidents

Reeves P. Relyea
Treasurer

Milton H. Davidson
Aubrey J. Lynche
Rodney A. Stevens
Assistant Treasurers

Frank B. Hatch
Walter R. Lendh
Theodore L. Vitty
Asst. Vice Presidents

Trustees

*H. E. Adams, Jr.
H. A. Baynes
H. S. Crocker (Hon.)
†S. W. Davis
J. M. Dreystadt
J. A. Eaton, Jr.
*B. C. Forsberg
C. N. Fuller
*K. L. Hanson
G. O. Jenkins
G. E. Keith
A. L. Lane
*F. B. Linehan
J. P. Lankiewicz, Jr.
*A. D. Matarese
G. M. McCrillis, Jr.
M. B. Norcross (Hon.)
E. H. O'Neill
†P. W. Prouty
†K. E. Sampson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Thursday in December

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

Branch Office
Westgate Mall

Deane R. MacKenzie
President

Robert E. Swanson
Treasurer

Andrew F. Phillips
Richard C. Reed
Vice Presidents

Richard L. Drew
Matthew Nicoll
Joseph M. Picanzi

William E. Doyle, Jr.
Clerk of Corporation

Carleton G. Smith
Assistant Treasurers

Trustees

F. E. Burgess (Hon.)
J. F. Conley, Jr.
G. I. Crowell (Hon.)
W. E. Doyle, Jr.
†W. A. Ingram
†E. B. Keith
*R. M. Keith
L. C. Lyda
*D. R. MacKenzie
*A. F. Phillips
*R. C. Reed
M. Smith
R. E. Swanson
†J. W. Tarbell
M. B. Tarlow
J. R. Wheatley
*F. H. Whitney
H. H. Wydom

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Monday in April

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe
President

Robert F. Hughes
Treasurer

Franklin T. Pfaelzer, Jr.
Frederick T. Pratt
Earl C. Rogers
Vice Presidents

Joseph L. Arsenault
Ronald A. Downing
James B. Hanley
Percy S. Hardy
W. Emily Horne

Charles H. Peck
Georgina S. Reeser
Asst. Vice Presidents

Charles H. Peck
Earl C. Rogers
Harold W. Shankle
Assistant Treasurers

Henry D. White
Clerk of Corporation

Frederick T. Pratt
Chairman of Board

Trustees

G. S. Baldwin (Hon.)
R. A. Berenson
C. C. Billings
H. G. Bradlee, Jr.
W. A. Burnham
G. C. Caner, Jr.
P. Dean
†C. W. Hubbard, III
*R. I. Hunneman
G. F. McNeilly
*R. B. Miner
†H. H. Newell
*F. T. Pfaelzer, Jr.
*F. T. Pratt
*R. W. Pratt
E. C. Rogers
E. W. Rogers (Hon.)
*H. S. P. Rowe
E. D. Rowley
J. J. Slotnik
W. S. Stout
S. R. Thayer
†H. D. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

*Member of Board of Investment.
†Member of Auditing Committee.

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue
Date of Incorporation, April 2, 1834

Branch Offices
1960 Massachusetts Avenue
1 Broadway

Donald P. Noyes
President

John P. Derby
Treasurer

John P. Derby
R. Parker Dudley
Arthur W. Emerson
Kenneth Holland
Lauriat Lane
Frederick H. Nickels
Donald O. Nylander
Vice Presidents

Herbert M. Blodgett
Lynn E. Chase
Clifton E. Collier
Kenneth E. Craig
Louis A. Dussault
Albert G. Hale
Richard W. Knibbs
Assistant Treasurers

Alfred J. Conlan
W. Pearce Coues
Asst. Vice Presidents

Francis W. K. Smith
Clerk of Corporation

Stuart Shaffer
Chairman of Board

Trustees

†F. Adams
J. B. Ames
F. Ashley
G. Bailey
P. T. Baldwin
P. Belliveau
*R. E. Bennink
*P. H. Bradley
J. J. Brennan, Jr.
A. H. Brooks, Jr.
G. E. Curtin
*J. G. Cushman
F. H. Davis
†R. A. Dow
†J. M. Dry
*R. P. Dudley
O. C. Eckel
A. W. Emerson
E. Emerson
†F. J. England
R. F. George (Hon.)
†H. G. Gerrish
*T. F. Gibson
F. J. Good
W. M. Hogan, Jr.
W. B. King
*L. Lane
†J. Lintner
H. Liss
R. C. Long
A. McClennen
J. R. Moot
*F. H. Nickels
*J. W. Norris
*D. P. Noyes
E. W. Sexton
*S. Shaffer
W. Shelmerdine
F. W. K. Smith
K. Upton
W. J. Wauters (Hon.)
*J. W. Weeks
D. B. Wilson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 10th of each month

Annual meeting date as provided for in By-Laws third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue
Date of Incorporation, March 15, 1853

Stanley L. Brown
President

Robert N. Cann
Clerk of Corporation

Raymond J. Adams
Paul R. Corcoran
Doris A. Johnson
William T. Livingston
Nathan B. Ricker
George A. Yule
Vice Presidents

Raymond J. Adams
Treasurer

John P. Geishecker
Vice Treasurer

Walter W. Hulbert
Robert E. Jumper
Assistant Treasurers

Thomas B. Cochrane
George E. Wilson
Asst. Vice President

Trustees

*C. T. Abbott
R. J. Adams
†B. H. Bowden
H. G. Bradlee
*S. L. Brown
R. N. Cann
*P. R. Corcoran
†W. P. Dole
L. F. Feloney
S. S. Ganz
D. Koplan
T. H. D. Mahoney
R. D. Muzzy
*F. W. Phelan
L. C. Read
*N. B. Ricker
E. I. Snider
G. M. Solomons
R. Tonon
J. O. Welch
A. F. White (Hon.)
†C. P. Whitlock

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable on or before the 20th of each month

Annual meeting date as provided for in By-Laws third Wednesday in May

East Cambridge Savings Bank
292 Cambridge Street
Date of Incorporation, April 29, 1854

Branch Office
1310 Cambridge Street

George E. Lakschewitz
President

Earland S. Black
Treasurer

Earland S. Black
Willard C. Craig
Vice Presidents

David T. Brewster
Ralph G. Burstad
Charles B. Cutter
Evalyn W. Felch
Assistant Treasurers

Norman S. Blanchard
Clerk of Corporation

Trustees

J. G. Adams
E. S. Black
*F. X. Buebendorf
R. G. Burstad
J. H. Campbell (Hon.)
J. J. Cherkerzian
†R. F. Clark
*W. C. Craig
C. B. Cutter
R. R. DeGuglielmo
†R. W. Fawcett
†W. J. FitzGerald
*J. F. Jefferson
*G. E. Lakschewitz
A. E. Lerman
R. A. Sheffield
J. L. Simonds
L. O. Simonds (Hon.)
J. Thomson, Jr. (Hon.)
H. C. Waddle, Sr.
*J. C. Younglof

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws fourth Monday of November

*Member of Board of Investment.
†Member of Auditing Committee.

CANTON

The Canton Institution for Savings
557 Washington Street

Date of Incorporation, March 4, 1835

John E. Fish
President

Ralph C. Jackson
Treasurer

George M. Mansfield
Ralph C. Jackson
Vice Presidents

Joseph F. Ronayne
Assistant Treasurer

Donald B. Wheeler
Clerk of Corporation

Trustees

*C. F. Alexander
†J. S. Bullock
*E. V. Cogliano
†J. H. Draper, Jr.
W. W. Draper, Jr.
C. K. Endicott (Hon.)
*J. E. Fish
R. C. Jackson
J. L. Keeling
*I. J. Kelley
C. M. Lord, Jr.
M. H. MacGregor
*G. M. Mansfield
D. Parckard
C. W. Pinkham
†R. T. Seavey
J. C. Sullivan
*R. W. Wetherbee
*R. Williams, Jr.

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA

Chelsea-County Savings Bank
267 Broadway

Date of Incorporation, April 28, 1854

Branch Offices
435 Broadway
10 Pleasant Street, Revere
185 Squire Road, Revere
385 Broadway, Revere
354 Washington Avenue, Chelsea

William C. Andrew
President

William M. Beal
Exec. Vice President

Henry D. Alpers
Sidney M. Kensinger
C. Muriel Nickerson
William P. Morrissey
Vice Presidents

Peter B. Seamans
Chairman of Board

Paul D. Carlberg
Francis A. McQuaid
Asst. Vice Presidents

Michael J. Glazerman
Clerk of Corporation

Henry D. Alpers
Treasurer

Edwin C. Gardner
Elizabeth A. Geary
John E. Harvey
Daniel Miller, II
E. Franklin Phillips
Leonard V. Siuda
Assistant Treasurers

Trustees

H. D. Alpers
*W. C. Andrew
†W. D. Apthorp
C. N. Atwood
W. M. Beal
E. F. Becker
H. R. Browne
W. M. Bush
P. D. Carlberg
†K. P. Chase
H. C. Corliss (Hon.)
E. B. Corman
W. J. Creedon
*W. S. Cuthbertson
J. P. Dalis
H. W. Dingwell
P. D. Duncan
J. A. Festa
H. W. Frost (Hon.)
E. C. Gardner
M. J. Glazerman
J. E. Harvey
†J. H. Holman
W. R. Holmes
J. W. Hosmer
*S. M. Kensinger
†A. J. Leone
W. L. Martin
E. J. McCarthy
W. J. Murdock
C. M. Nickerson
F. L. Patton
I. Perlman
C. D. Rockwell
*F. J. Ryan
*D. C. Seamans
*P. B. Seamans
†J. F. Shaughnessy
I. W. Slade
D. R. Stormont
*F. J. Sullivan
†W. W. Symonds
*J. F. Tierney, Jr.
J. F. Tierney, Sr. (Hon.)
M. Wise
E. S. Wozniak

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in November

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office
794 Memorial Drive, Chicopee Falls

Stephen A. Zajchowski
President

Ernest R. Lavigne
Addison C. Morse
Thomas D. Murphy
Edward J. Pryzbyla
Vice Presidents

George D. Ouimette
Treasurer

Albert H. Roy
Assistant Treasurer

Stephen A. Zajchowski
Chairman of Board

Richard G. Mosher
Clerk of Corporation

Trustees

E. W. Beauchamp
E. A. Brodeur
*D. G. Christensen
*E. R. Dupuis
†E. J. Fitzgerald
R. E. Fontaine
A. Gomes
E. C. M. Jasinski
J. Korkosz
*E. R. Lavigne
G. E. Membrino
*A. C. Morse
R. G. Mosher
T. D. Murphy
J. B. Peltz
*E. J. Pryzbyla
†E. A. Roy
J. A. Swiatlowski
S. A. Zajchowski

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of January

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

Edward F. Gibbons
President

Andrew J. Freidrich
Arno Kuettner
Vice Presidents

James H. Wiesman
Treasurer

James P. Durkin
Assistant Treasurer

John J. Philbin
Clerk of Corporation

Trustees

L. F. Burke
D. W. Carruth
N. S. Coldwell
P. H. Despotopulos
*A. J. Friedrich
*E. P. Gannon
†P. A. Garofoli
*E. F. Gibbons
D. J. Hayes (Hon.)
J. M. Kilcoyne
V. E. Kilgour
*A. Kuettner
J. J. Philbin
†H. L. Robichaud
F. Schreiter
†F. O. Vorspohl
J. H. Wiesman

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET

Cohasset Savings Bank
13 Elm Street
Date of Incorporation, February 28, 1845

Daniel S. Campbell, *President*
Donald E. Bates, *Treasurer*
Donald E. Bates
John H. Dean, *Vice Presidents*
Robert P. Magner, *Assistant Treasurer*
Stephen J. Dwyer, *Clerk of Corporation*

Trustees

D. E. Bates
*T. Bates
*D. S. Campbell
*J. H. Dean
†S. J. Dwyer
O. S. Ingram
A. L. Lehr, Jr.
C. E. Pipes
*W. E. Poland
*M. B. Pratt
S. N. Ripley
R. E. Sherbrooke
†W. C. Swift
†R. T. Wetzler
W. B. White

Deposits go on interest first day of the month if made on or before the fifth day of the month

Dividends are payable 5th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

CONCORD

The Middlesex Institution for Savings
64 Main Street
Date of Incorporation, March 4, 1835

Branch Office
315 Main Street, Acton
1208 Main Street

James R. Mercer, Jr., *President*
John C. Collins, *Treasurer*
Thomas Flint
John C. Collins
H. Bradford Sturtevant, III, *Vice Presidents*
Richard L. Wiggin, II
William G. Wilkinson, *Assistant Treasurers*
Charles D. MacPherson, *Clerk of Corporation*

Trustees

*F. H. Bubier
G. W. Clark
J. C. Collins
R. Crafts
J. M. Eaton, Jr.
*T. Flint
*T. R. Huckins
P. Jewell, Jr.
F. R. Johnson
†W. L. Kingman
†W. D. Locke
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
W. M. Rand, Jr.
F. W. Smith
W. S. Smith
*E. K. True
†G. Wells

Deposits go on interest from the day of deposit to the day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in June

CONWAY

Conway Savings Bank
Main Street
Date of Incorporation, March 10, 1887

Francis L. Lemay, *President*
Alice M. Allis, *Treasurer*
Robert W. Phillips
Raymond S. Totman, *Vice Presidents*
Dale A. Kirkpatrick, *Clerk of Corporation*

Trustees

*G. W. Allis
R. A. Anderson
C. W. Boyden
R. H. Boyden
*L. W. Graves
R. G. Hassell
*T. A. Herlihy
D. A. Kirkpatrick
†L. W. Lagoy
K. A. Lilly
*R. G. Lilly
†D. H. Nye
R. L. Roberts (Hon.)
†W. O. Seibert
L. K. Totman
*R. S. Totman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 31, April 30, July 31, and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS

Danvers Savings Bank
1 Conant Street
Date of Incorporation, March 20, 1850

Branch Office
3 Federal Street

Everett A. Needham, *President*
William H. Price, Jr., *Treasurer*
William H. Price, Jr., *Exec. Vice President*
C. Everett Elliott
G. Glen Potter, *Vice Presidents*
William H. Bailey
Walter B. Maxwell, *Assistant Treasurers*
Napier B. Caldwell, *Clerk of Corporation*

Trustees

N. B. Caldwell
†C. V. Clement, Jr.
J. H. Coffin
C. Elliott
*C. E. Elliott
I. A. Francis
R. H. Gaskill (Hon.)
A. Hutchinson
F. H. Kirby
*J. W. Knowlton
W. G. Merrill, Jr.
*C. F. Murray
*E. A. Needham
R. A. Peterson
*G. G. Potter
W. H. Price, Jr.
R. S. Roberts (Hon.)
†C. S. Sears
C. S. Tapley
C. K. Twiss
†J. D. Woodberry

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in November

*Member of Board of Investment.
†Member of Auditing Committee.

DEDHAM

Dedham Institution for Savings
603 High Street
Date of Incorporation, March 19, 1831
Branch Offices
740 Providence Pike
254 Bussey Street
673 High Street, Westwood

Robert F. Clark
President

Winthrop P. Hersey
John D. Lund
James I. Schock
Vice Presidents

Augustus W. Soule, Jr.
Clerk of Corporation

John D. Lund
Treasurer

James I. Schock
Vice Treasurer

Harold C. Gladden
Kilburn L. Child, Jr.
Margaret M. Riley
Assistant Treasurers

Trustees

*R. Bancroft
C. W. Bartlett
†R. C. Boon
*R. F. Clark
*J. Dwinell
*B. Fisher
P. Grant
N. L. Harris (Hon.)
†S. Haydock
*W. P. Hersey
A. Hollingsworth
*T. E. Jansen, Jr.
†R. W. Leith, Jr.
†R. Lowell, Jr.
A. W. Soule, Jr.
J. N. Tweedy
S. Weeks, Jr.
E. W. Wiggins, Jr.
*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Thursday of April

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street
Date of Incorporation, March 8, 1870
Branch Office
1 Mattakeesett Street, Pembroke

Edmund W. Nutter
President

Frank N. Houghton
Vice President

Arnold C. Swanson
Clerk of Corporation

Arthur R. Bradstreet
Treasurer

Robert B. Baker
Charles V. Ladd
Assistant Treasurers

Frank N. Houghton
Chairman of Board

Trustees

D. B. Bannerman
J. A. Boni
A. R. Bradstreet
J. M. Chandler (Hon.)
*W. M. Clark
H. R. Crosby
E. W. Dewhurst
†K. G. Henrich
*F. N. Houghton
†R. C. Howard
K. S. Nordin
A. A. Nummi
A. M. Nutter
*E. W. Nutter
*F. E. Parris
*G. A. Ridder
A. C. Swanson
P. Washburn (Hon.)
†E. S. Whitmarsh

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON

Easthampton Savings Bank
36 Main Street
Date of Incorporation, February 10, 1869

Howard E. Fasser
President

Roy C. Ekengren
Exec. Vice President

Thomas J. Scanlon
Clerk of Corporation

Robert L. Mullaly
Treasurer

Traugott J. Wodicka
Agnes R. McLean
Assistant Treasurers

Howard E. Fasser
Chairman of Board

Trustees

W. H. Auerswald
*A. I. Cartledge
P. J. Clapp
†W. J. Czelusniak
R. C. Ekengren
*H. E. Fasser
*H. A. Goldberg
A. E. Granat
†R. O. Irmischer
F. J. Janik
C. W. Johnson
†W. F. Kelsey
*J. T. Lagowski
J. J. Moriarty, Jr.
T. J. Scanlon
P. Stevens
R. F. Ulm
*T. Zavorski

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable February 1, May 1, August 1 and November 1

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
295 Main Street (North Easton District)
Date of Incorporation, February 8, 1864

Raymond Taylor
President

Douglas D. Porter
Exec. Vice President

Richard J. Hatchfield
Roger A. McNamara
Vice Presidents

Douglas D. Porter
Treasurer

Richard R. Ethier
Assistant Treasurer

John S. Ames, Jr.
Chairman of Board

Anthony Pires
Clerk of Corporation

Trustees

D. Ames
J. S. Ames, Jr.
†N. A. Anderson
*H. E. Boone
*C. J. Coughlin
W. N. Cummings
*R. J. Hatchfield
A. D. Johnson (Hon.)
*R. A. McNamara
†A. G. Morse
N. B. Morse (Hon.)
†A. Pires
D. D. Porter
E. L. Randall (Hon.)
R. L. Sproul
*R. Taylor
H. C. Thomas
E. C. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Tuesday in December

*Member of Board of Investment.
†Member of Auditing Committee.

EDGARTOWN

Dukes County Savings Bank
Main Street
Date of Incorporation, March 8, 1955

John W. Osborn
President

Edward E. Mayhew, Jr.
Treasurer

Henry Corey
Robert M. Love
Asst. Vice Presidents

Fredrick H. Chirgwin
Clerk of Corporation

Trustees

*A. A. Alley
†J. Campbell
F. H. Chirgwin
†H. Corey
S. C. Gentle
A. Hall
L. H. Leland
*R. M. Love
R. J. Mitchell
*W. B. Norton
*J. W. Osborn
D. R. Swift
*A. K. Sylvia
*E. G. Tyra
†E. W. Vincent

Deposits go on interest from day of deposit
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway
Date of Incorporation, March 1, 1889

Frank E. Woodward
President

Ernest A. Ryder
Treasurer

Harry Beats
Willard C. Lombard
Vice Presidents

David J. Carlberg
Richard M. Burden, Jr.
Assistant Treasurers

Alden P. Tuells
Clerk of Corporation

Trustees

*E. H. Ahlin
*H. Beats
†J. S. Beats
R. G. Fisk
†C. A. Herne
A. L. Holmes
H. M. Jones
W. C. Lombard
W. C. Lyford
H. L. Macaulay
†R. K. Manning, Jr.
K. P. Roberts
E. A. Ryder
*E. H. Tobey
A. P. Tuells
*J. P. Visco
R. W. Willson
*F. E. Woodward

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street
Date of Incorporation, February 10, 1832

Richard H. Carpenter
President

George A. Bunnell, Jr.
Treasurer

George A. Bunnell, Jr.
George R. Graves
Lawrence B. Maxfield
Vice Presidents

Walter E. Bowman, III
George R. Graves
Everett Sykes
Assistant Treasurers

Robert E. Browne
Clerk of Corporation

Richard H. Carpenter
Chairman of Board

Trustees

L. Alexion
R. E. Browne
G. A. Bunnell, Jr.
C. Burr
W. H. Carey
*R. H. Carpenter
R. E. Chase
*R. A. Covill
*H. A. Darwin
H. Fell
†E. A. Hayward
E. L. Holden
†C. L. MacLauchlin
*L. B. Maxfield
*E. M. Radcliffe
A. L. Rawcliffe
†G. Schwartz
R. B. Young

Deposits go on interest from day of deposit
Dividends are payable 2nd Monday of each month
Annual meeting date as provided for in By-Laws second Monday in November

FALL RIVER

The Citizens' Savings Bank
4 South Main Street
Date of Incorporation, November 15, 1851

Ray C. Bigelow
President

John M. Parker
Treasurer

John M. Parker
John W. Borden
James W. Spence, Jr.
Vice Presidents

John W. Borden
James W. Spence, Jr.
Philip J. Gladue, Jr.
Luiz Perreira
Assistant Treasurers

Philip J. Gladue, Jr.
Asst. Vice President

Warren A. Parmenter
Clerk of Corporation

William E. Crowther
Chairman of Board

Trustees

†A. L. Audet, Jr.
*R. C. Bigelow
R. A. Bogle, Jr.
†W. A. Brown, Jr.
O. M. Cherry (Hon.)
P. G. Collias
*J. H. Collins
J. T. Cottrell, Jr.
J. J. Coughlin
*W. E. Crowther
J. E. Fitzgerald
W. P. Grant
J. H. Hudner
*M. Kusinitz
R. L. LaVault
A. A. Morse
W. A. Parmenter
W. Prescott
F. E. Singleton
J. W. Spence, Jr.
†F. E. Sullivan
*H. T. Walker

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday of June

*Member of Board of Investment.
†Member of Auditing Committee.

Fall River Savings Bank
141 North Main Street
Date of Incorporation, March 11, 1828

Branch Offices
873 County Street, Somerset
397 Rhode Island Avenue

Robert F. Sykes, *President*
William Birkett, *Vice President*
Robert F. Sykes, *Chairman of Board*
(Office Vacant), *Treasurer*
Leslie H. King
Maureen Varanese
Patrick Varanese, *Assistant Treasurers*
George M. Jackson, *Clerk of Corporation*

Trustees

*W. Birkett
C. D. Boardman
E. Brayton (Hon.)
†L. S. Brayton
†J. E. Bullock
F. M. Chace (Hon.)
C. H. Hawes
W. G. Heath
G. M. Jackson
*J. A. Mitchell
*C. R. Murray
V. M. Nanni
J. F. O'Donoghue
G. Sanford
*C. C. Smith
*R. F. Sykes
†D. A. Toomey

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank
79 North Main Street
Date of Incorporation, April 10, 1855

Donald A. Bogle, *President*
John F. Dator
Lincoln P. Holmes
Eldredge H. Leeming, *Vice Presidents*
Richard K. Hawes, Jr., *Clerk of Corporation*
Timothy J. Cotter, *Treasurer*
Raymond E. Castonguay
Richard W. Pilling
Alice B. Spooner, *Assistant Treasurers*
Douglas J. Richardson, *Chairman of Board*

Trustees

H. Ashworth
†H. W. Barnett
G. Bedard
*D. A. Bogle
J. A. Cohen
F. L. Collins, Jr.
†F. A. Crosson
*J. F. Dator
M. M. David
C. S. Deplitch (Hon.)
M. L. Fonseca
R. Green
R. K. Hawes (Hon.)
†R. K. Hawes, Jr.
L. P. Holmes
*E. H. Leeming
*K. List
W. F. Long
*A. E. Mobouck
B. H. Mullaney
R. T. Mullen
H. F. Reilly (Hon.)
*D. J. Richardson
R. Valcourt
A. A. Waring
M. F. Welsh (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws second Wednesday of January

Union Savings Bank
20 South Main Street
Date of Incorporation, April 24, 1869

Alfred F. Austin, Jr., *President*
Herbert Boothman
Philip S. Brayton, *Vice Presidents*
James W. Killoran, *Clerk of Corporation*
James F. Borden, *Treasurer*
Andrew B. Chase, *Assistant Treasurer*

Trustees

*D. Ashton
*A. F. Austin, Jr.
*W. H. Barker
†J. F. Beckett, Jr.
H. Boothman
H. Boothman, Jr.
J. F. Borden
*P. S. Brayton
W. C. Driscoll
*A. Ehrenhaus
J. W. Killoran
D. F. Lesage
W. F. Neves
†C. A. Norman, Jr.
†C. E. Reed, III
*C. C. Rounseville
C. I. Tucker

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG

Fitchburg Savings Bank
780 Main Street
Date of Incorporation, February 12, 1846

Branch Offices
519 Electric Avenue
John Fitch Highway

Robert S. Goldthwait, *President*
Richard D. Foulkes, *Vice President*
Dwight P. Wentworth, *Asst. Vice President*
Raymond L. Morin, *Treasurer*
Paul M. Clougherty
Evelyn F. Delage
John O. Lonnqvist
Brian F. Roberts, *Assistant Treasurers*
Robert L. Ware, *Clerk of Corporation*

Trustees

W. W. Alto
*W. B. Adams
J. B. Aubuchon (Hon.)
*J. P. Aubuchon
R. Bullock (Hon.)
C. F. Caldwell
E. C. Caouette (Hon.)
D. M. Crocker
*P. W. Dawley
F. J. DeBonis
R. D. Foulkes
*R. S. Goldthwait
J. J. Hammond
N. Harrower (Hon.)
†C. F. Holt
W. Laverack
H. V. Lindberg
A. H. Meyer (Hon.)
M. M. Moran
*E. A. Newcomb
†W. S. Reagan
M. F. Shea
E. A. Stanton
W. T. Swain (Hon.)
C. F. Taylor (Hon.)
G. R. Wallace, 3rd
R. L. Ware

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

*Member of Board of Investment.
†Member of Auditing Committee.

The Worcester North Savings Institution
288 Main Street
Date of Incorporation, May 26, 1868

Branch Offices
Mill and Haws Streets, Leominster
Main Street, Lunenburg

Geldert S. Brown, *President*
C. William Wester, *Vice President*
Walfrid A. Makela, *Asst. Vice President*
Donald G. Hicks, Jr., *Treasurer*
Arthur E. Mayo, *Assistant Treasurer*
Henry G. Bowen, *Clerk of Corporation*

Trustees

V. A. Anderson
A. Belliveau (Hon.)
H. G. Bowen
R. B. Bowen
G. S. Brown
*W. S. Brown
†C. W. Chicknavorian
*S. F. Chittick
B. Crocker, Jr.
N. C. Cross
*E. N. Daulton, Jr.
†W. H. Dolan, Jr.
J. J. Durkin, Jr.
R. W. Fisher
R. W. Foster
D. D. Goodwin (Hon.)
*C. A. Johnson
*D. A. McGregor
G. W. Munson (Hon.)
J. V. Nachtway
A. G. Neal (Hon.)
H. D. Penan
†L. E. Poole
R. A. Price
H. H. Rahnasto
J. R. Rhoads, Jr.
C. D. Rhoten
F. M. Rhoten
F. P. Ross
J. H. Simonds
N. C. Weeks
C. W. Wester

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBORO

Foxborough Savings Bank
4 School Street
Date of Incorporation, April 18, 1855

W. Wallace Kelley, *President*
Albert G. Hutchins
Harold W. Moore
Donald H. Pike, *Vice Presidents*
Elmer L. Zeller, *Treasurer*
Virginia A. Ward, *Assistant Treasurer*
Grace E. Donovan, *Clerk of Corporation*

Trustees

H. E. Cornish
†G. E. Donovan
E. H. Downs (Hon.)
N. R. Ferguson
E. C. Fox
*R. H. Fuller
*W. P. Fuller
R. W. Grahn
*C. E. Holt
*A. G. Hutchins
F. I. Iddings, Jr.
*W. W. Kelley
D. J. Lynch, Jr.
J. H. Marsden (Hon.)
†W. H. McAlister
†H. E. McKenzie, Sr.
*D. H. Pike
R. S. Pinkham
J. J. Putnam (Hon.)
G. R. Rodman
C. C. Ryder
*W. L. Sellon
J. D. Youd
E. L. Zeller

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Wednesday following the first Monday in June

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Offices
770 Water Street
575 Worcester Road

Arthur M. Fitts, Jr., *President*
Charles F. Long
Joseph H. Schmidt, Jr., *Vice Presidents*
F. Crawford Reed, *Asst. Vice President*
James A. Robertson, *Clerk of Corporation*
Milton E. Baldwin, Jr., *Treasurer*
Lester C. Conner, Jr.
Dennis M. Desiata
Clifton V. Jennings
Clyde W. Raybuck
Charles D. Warner, *Assistant Treasurers*
Arthur M. Fitts, Jr., *Chairman of Board*

Trustees

M. E. Baldwin, Jr.
*A. M. Fitts, Jr.
*V. H. Galvani
†J. P. Hastings
D. R. Hughes
†G. H. Hulme
V. J. Irvine (Hon.)
*C. F. Long
†C. F. Long, Jr.
*A. M. Mason
*H. E. Matheson (Hon.)
†J. A. Robertson
*J. H. Schmidt, Jr.
*H. Schnare (Hon.)
*W. F. Sullivan
†R. N. Wallis

Deposits go on interest from day of deposit

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws first Monday in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Raymond N. Peterson, *President*
H. Joseph Cook
William B. Goodwin
Donald S. Mackintosh, *Vice Presidents*
William R. Feeley, *Treasurer*
Kenneth B. Osborn, *Assistant Treasurer*
George W. Dana, *Clerk of Corporation*

Trustees

†H. C. Abbott
C. H. Carlson (Hon.)
L. J. Cataldo
*P. N. Chick
*H. J. Cook
†G. W. Dana
R. F. Farrar
W. R. Feeley
†A. J. Freeman
W. R. Gilmore (Hon.)
*W. B. Goodwin
*E. J. Keefe
*D. S. Mackintosh
D. J. Mann
R. D. Mann
K. B. Osborn
G. S. Perry
*R. N. Peterson
*A. E. Rockwood

Deposits go on interest fifteenth day of the month if made on or before the twenty-fifth day of the month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws fourth Monday of November

*Member of Board of Investment.
†Member of Auditing Committee.

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Branch Office
115 Main Street, Westminster

Charles A. Stone
President

Robert N. Ellis
Treasurer

Philip A. Bjurling
Robert N. Ellis
Volney W. Howe
Mary E. Johnson
Carlton E. Nichols
F. Gordon Saunders
Vice Presidents

Marilyn Freeman
Richard E. Keeney
Thomas R. Mailloux
Assistant Treasurers

Leonard S. Lakin
Clerk of Corporation

Charles A. Stone
Chairman of Board

Trustees

C. G. Bell
*P. A. Bjurling
S. A. Brooks
†R. W. Cushing
†E. E. Dunn
R. E. Ellis
G. H. Heywood, Jr.
J. Heywood
*V. W. Howe
R. D. Huhtala
*M. E. Johnson
*C. E. Nichols
†W. S. Sargent
*F. G. Saunders
*C. A. Stone

Deposits go on interest from day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Frank M. Meader
President

Guy A. Minchin
Treasurer

Charles G. Baker
Vice President

Ruth B. Stetson
Assistant Treasurer

Leland W. Lowell
Clerk of Corporation

Dudley M. Tenney
Chairman of Board

Trustees

C. G. Baker
*D. C. Elliott
H. B. Esty
J. E. Hamblet
T. L. Hamelin
*M. R. Kelloway
*R. J. Kinney
L. W. Lowell
F. M. Meader
*G. A. Minchin
W. S. Phillips
†H. N. Pingree
†H. A. Roberts
*D. M. Tenney
†E. G. Williams

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in May

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

Branch Office
Beach Street, Manchester

Charles W. Lowrie
President

Henry A. Jones
Treasurer

Lawrence N. Peterson
Vice President

Raynor G. Adams
Arthur J. Lee
John G. Olsen, Jr.
Assistant Treasurers

James H. Bagshaw
Clerk of Corporation

Trustees

J. H. Bagshaw
*H. Bell
W. R. Bishop
*T. A. Bradley
J. D. Cunningham
*H. C. Dexter
*N. A. Faulk
†R. J. Harris
C. T. Heberle
†H. L. Jodrey
H. A. Jones
R. Kramer
*C. W. Lowrie
†E. Morley
*L. N. Peterson
D. F. Slade
D. E. Sudbay
T. G. Wonson

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Branch Office
Main Street, Sheffield

R. Gordon Granger
President

George P. Adams
Treasurer

George P. Adams
Exec. Vice President

James R. Humphrey
Allen W. Klahn
Emma H. Stanton
David J. Whitcomb
Assistant Treasurers

James R. Humphrey
Martin E. Leafgreen
Vice Presidents

George R. McCormick
Clerk of Corporation

Trustees

*P. I. Adams
†R. B. Anderson
*H. S. Andrews
W. F. Barrett, Jr.
J. F. Cook
W. F. Dempsey
C. W. Dolby
H. H. Erbe
D. W. Evans
W. F. Flaherty (Hon.)
H. B. Foster
M. J. Gilligan
*R. G. Granger
†F. E. Harmon
*J. E. Kimball, Jr.
*M. E. Leafgreen
J. H. Leonard
G. R. McCormick
H. R. Sheldon
H. R. Stover

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

*Member of Board of Investment.
†Member of Auditing Committee.

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Branch Office
208 Federal Street

John C. Nettleton, *President*
E. Russell Alexander, *Vice President*
Paul W. Bittner, *Clerk of Corporation*
E. Russell Alexander, *Treasurer*
Richard M. Cromack
John W. Hayes, III
David R. Martin
Assistant Treasurers

Trustees

E. R. Alexander
J. B. Baker
J. T. Bartlett (Hon.)
V. M. Bostley
J. J. Broughan
C. F. Clark
S. L. Cohn
S. L. Cummings
I. N. Esleeck, Jr.
F. R. Foster
R. S. Harper
*D. C. Lunt
†D. C. Lunt, Jr.
*J. C. Nettleton
*L. Nims
F. H. Reed (Hon.)
W. T. Seller
*A. W. Sherman
†C. F. Smith
†C. S. Strecker
*C. F. Watters, Jr.

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street

Date of Incorporation, March 19, 1869

Branch Office
52 Avenue A, Turners Falls

Sidney W. Parsons, *President*
Matthew N. Polo, *Vice President*
T. Fay A. Boyden, *Asst. Vice President*
Matthew N. Polo, *Treasurer*
Donald H. Girard
Edward N. Tombs
Joseph J. Zamojski
Assistant Treasurers
George J. Hayer, *Clerk of Corporation*
Austin J. Blood, *Chairman of Board*

Trustees

*A. Abercrombie
S. Blassberg
A. J. Blood
L. M. Cairns
†A. W. Dempsey
F. B. Dole (Hon.)
H. V. Erickson
W. T. Finn
W. C. Gates
*M. J. Haigis
G. J. Hayer
E. D. Holtby (Hon.)
W. J. Hosmer
E. E. Koch
†R. Lizotte
C. S. Martin
*F. A. M. Milkey
*S. W. Parsons
†E. W. Pleasant
M. N. Polo
R. S. Reid
A. D. Rugg
E. J. Shea
E. Shortell
C. J. Sokolosky
E. F. Stange
*L. J. Starbuck
*L. J. Stiles
D. B. Swain (Hon.)
R. S. Tompkins
†A. F. Wait
W. O. Weir
S. A. Yetter
J. J. Zamojski

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable last business day of January April, July and October

Annual meeting date as provided for in By-Laws second Wednesday in December

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices
Route 6A, Brewster
Main Street, Chatham
Route 6A, Orleans

Ralph B. Snow, *President*
George P. Marble, *Vice President*
Milton L. Cahoon
David B. Willard
Asst. Vice Presidents
George P. Marble, *Treasurer*
David M. Campbell
George F. Small
Barbara A. Sullivan
Richard Wills
Assistant Treasurers
Oscar J. Cahoon
Clerk of Corporation

Trustees

*K. B. Brown
O. J. Cahoon
†W. E. Crowell
†C. K. Eldredge
E. E. Eldredge
*H. Eldridge
A. T. Hunt
D. M. Johnson, Jr.
G. F. Livingston
U. S. Livingston
G. P. Marble
*O. T. Murray
*D. S. Sears
E. C. Small
*R. B. Snow
†P. V. Thomson

Deposits go on interest from day of deposit

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

The Family Mutual Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Offices
16 Main Street, Topsfield
Plaistow Road
Route #114, Middleton

Stanwood D. Evans, *President*
George Henry Bixby
Donald K. Laing
John E. Veasey
Vice Presidents
Charles E. Curtis
Clerk of Corporation
Philip C. Hefner, *Treasurer*
David D. Hindle
Robert E. Kent
Genevieve D. Mack
James A. Whipple, II
Assistant Treasurers

Trustees

†C. T. Bixby
*G. H. Bixby
*W. C. Brooks
T. E. Cargill, Jr.
W. Cohen
C. E. Curtis
W. E. Dorman
*S. D. Evans
L. J. Ewing
L. J. Ewing, Jr.
*J. J. Fahey
R. G. Fisher
D. W. Goodwin
†S. P. Horne
F. E. Malcolm
*G. E. McGregor
H. B. Rogers
*M. H. Smith
W. L. Voigt
L. R. Yeo

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 3rd Monday of each month

Annual meeting date as provided for in By-Laws second Monday in December

*Member of Board of Investment.
†Member of Auditing Committee.

Pentucket Five Cents Savings Bank
35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office
46 Washington Street

Albert R. Hill
President

A. Granville Nichols
Clyde G. Page
Vice Presidents

Arthur L. Shattuck
Asst. Vice President

Clyde G. Page
Treasurer

Robert D. Mills
Assistant Treasurer

Eugene K. Shaw
Clerk of Corporation

Trustees

D. B. Allan
A. J. Blethen
†A. H. Brindle
A. J. Durso
J. Fields
H. G. Gould
*A. R. Hill
C. L. Hoyt
D. A. Johnson
*B. C. Judkins
†H. A. Lockhart
J. S. Macdougall (Hon.)
*J. S. Macdougall, Jr.
B. McGregor (Hon.)
†G. E. McGregor, Jr.
R. H. Morse
*A. G. Nichols
*I. G. Nutter
C. G. Page
R. S. Seavey
E. K. Shaw
A. L. Shattuck
H. L. Wallace

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last Monday of each month

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Branch Office
189 Rockland Street, Hanover

Eugene F. Endicott
President

Malcolm V. Cann
Exec. Vice President

Philip A. Stoddard
Vice President

Wilfred H. Creighton
Treasurer

Lewis T. Brown, Jr.
Assistant Treasurer

Francis V. Ward
Clerk of Corporation

Philip A. Stoddard
Chairman of Board

Trustees

M. V. Cann
W. H. Creighton
J. R. Crowley
W. B. Downey (Hon.)
*E. F. Endicott
†L. L. Howard
*C. S. Hyde, Jr.
F. S. Lane
*J. C. Loring
†M. C. Newell
J. A. Parrish (Hon.)
*G. W. Pyne
†E. L. Ripley
C. Salmon
H. N. Stevens
*P. A. Stoddard
F. V. Ward

Deposits go on interest first business day of the month if made on or before the ninth day of the month

Dividends are payable 1st business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in January

HOLYOKE

Community Savings Bank
200 Main Street
Date of Incorporation, March 19, 1872

Branch Offices
91 Main Street, Chicopee
40 Bridge Street, South Hadley
1650 Northampton Street
1535 Memorial Drive, Chicopee
431 Center Street, Ludlow
235 Maple Street

Wayne Alderman
President

John M. Dorman
James P. Dout
James G. Haggerty
Vice Presidents

George A. Lempke
Neil W. Marshall
Asst. Vice Presidents

James P. Dout
Treasurer

Sal J. Canata
George F. Cliche
William P. Jones
Eleanor W. Moran
Stevenson T. Nelson
Frank P. Petrolati
Walter I. Sergienko
Assistant Treasurers

Hugh J. Corcoran
Clerk of Corporation

Trustees

*W. Alderman
E. H. Allen
R. Astley
E. P. Bagg, III
R. E. Barrett, Jr.
R. F. Batchelor
E. J. Bayon
*R. E. Blank
*R. W. Booton
†F. H. Cataldo
H. J. Corcoran
J. M. Dorman
J. P. Dout
†J. T. Downing
D. R. Dwight
*L. R. Flint
*A. E. Gelinas
J. W. Giokas
†O. C. Kohler
*A. J. Marquis
B. B. Mathis
S. B. Norton
E. J. O'Neil
P. L. Praisner
*N. S. Reynolds
F. A. Rothery
A. Saltman
A. C. Smith
*R. K. Steiger
E. J. Ziemba

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws fourth Monday of November

Holyoke Savings Bank
143 Chestnut Street
Date of Incorporation, February 21, 1855

Branch Offices
20 Canal Street
213 South Street
2213 Northampton Street

William H. Smith, 2nd
President

Earl Duncan
Robert A. Glesmann, III
Edward P. White
Vice Presidents

Edward F. Day
Clerk of Corporation

Earl Duncan
Treasurer

Norma J. Brigham
Claire J. Hearn
Frederic F. Isakson
Dante S. Lavinio
William M. Minkley
Gerard P. Richards
Assistant Treasurers

Trustees

B. Alderman
*H. H. Allen
W. W. Anthony, Jr.
J. L. Barowsky (Hon.)
J. S. Begley (Hon.)
†E. T. Carpenter
W. H. Chaffee
D. J. Curtis
E. F. Day
M. A. Donahue
J. E. Dowd
W. Dwight (Hon.)
*G. E. Frost, Jr.
*R. J. Harrington
C. S. Lyon
R. E. McCorkindale (Hon.)
*G. F. Murray
*R. R. Nickerson
L. F. Oldershaw
†S. F. Potsubay
R. H. Russell
*L. J. Simard
P. S. Sinclair (Hon.)
*W. H. Smith, 2nd
W. R. Smith
K. P. Stein
R. P. Towne (Hon.)
*E. P. White
R. C. Whiting
J. T. Wright

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday of January

*Member of Board of Investment
†Member of Auditing Committee.

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Branch Offices
825 Hampden Street
596 South Street

Lewis J. Lamont
President

F. Ray Green
Warren A. Rhoades
Aldo P. Villani
Vice Presidents

Donald McCorkindale
Clerk of Corporation

Warren A. Rhoades
Treasurer

Stephen W. Carpenter, Jr.
Joseph C. Cassidy
Michael J. Clifford
Francis J. Loftus
Paul T. Smith
Assistant Treasurers

Trustees

†E. C. Alger
*F. P. Barrett
†A. F. Bollenbach
R. A. Brainerd
M. A. Censale
B. W. Childs
J. V. Czelusniak
R. L. Davenport (Hon.)
J. J. Dowd, Jr.
†J. E. Driscoll
*F. R. Green
H. V. Higgins
P. M. Judd (Hon.)
*L. J. Lamont
*V. A. Langelier, Jr.
A. R. McKinnon
W. J. Millane
J. M. Newton, Jr.
D. J. O'Donnell
S. Resnic
*W. G. Rogers

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Wednesday of December

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office
763 Washington Street, Holliston

Robert H. Adams
President

William T. Hamilton
Milton C. Kling
Vice Presidents

Milton C. Kling
Treasurer

Doris M. Taylor
Barbara Kimball
Erma I. Mouzar
Ethel A. Vaughan
Assistant Treasurers

Edmund G. Dearborn
Clerk of Corporation

Trustees

R. H. Adams
*D. E. Bresse
†F. F. Cole
E. G. Dearborn
†E. F. Fecteau
E. G. Fisher (Hon.)
*R. D. Fisher
*E. W. Flood
N. C. Gass
I. T. Gunn
*W. T. Hamilton
†K. M. Holt
†P. J. Jensen
M. C. Kling
L. J. Maeder (Hon.)
*G. W. Morse
*W. G. Murch
E. D. Olmstead (Hon.)
*S. D. Olmstead
*P. M. Phipps
M. Shapiro
F. R. Sullivan (Hon.)
W. P. Watts (Hon.)
C. A. Williams (Hon.)

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Branch Office
221 Washington Street

Russell C. Holden
President

Arthur T. Fieldsend
David F. Lamson
Donald H. Wheeler
Vice Presidents

Donald H. Wheeler
Treasurer

Lillian M. Brigham
Norman C. Seaquist
John H. Wedge
Assistant Treasurers

John H. Schaaf
Clerk of Corporation

Trustees

E. E. Bartlett, Jr.
A. G. Bonazzoli
R. N. Curtis
*H. J. Danner
R. T. Dawes
R. G. Durand
*A. T. Fieldsend
R. Fieldsend (Hon.)
*D. R. Frost
I. G. Gould
*R. C. Holden
†W. T. Hood
C. T. Lamson (Hon.)
*D. F. Lamson
E. F. Morgan (Hon.)
†A. K. Parker
J. J. Plant (Hon.)
H. A. Priest (Hon.)
H. A. Randall
J. H. Rego
C. H. Robinson (Hon.)
†J. H. Schaaf
*D. L. Smith
W. F. Smith (Hon.)
J. P. Staniunas
D. H. Wheeler

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Branch Offices
Main Street, Rowley
Martin and Pickering Streets, Essex

Henry A. Beckingham
President

Gardiner A. Bolles
Ben K. Collins
Vice Presidents

James C. Lahar
Treasurer

Willard Jewett
Assistant Treasurer

Francis H. Whipple
Clerk of Corporation

Trustees

A. W. Alexson
M. C. Arthur (Hon.)
*H. A. Beckingham
*G. A. Bolles
*B. K. Collins
†K. A. Ebinger
C. E. Goodhue, Jr. (Hon.)
W. E. Hall
W. L. Hill
*J. A. Kaszuba
L. P. Marc-Aurele
E. C. Perkins, Jr.
*J. Richardson
S. N. Soffron
†J. L. Tedford
†F. H. Whipple
D. F. Whiston

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

† Member of Board of Investment.
*Member of Auditing Committee.

LAWRENCE

Community Savings Bank
450 Essex Street
Date of Incorporation, May 8, 1933
Branch Office
305 South Broadway

Robert J. Fraser, *President*
Walter A. Wilson, *Treasurer*
John J. Dineen, *Vice President*
Fernand A. Bernardin, *Clerk of Corporation*
J. Joseph Muldowney, *Chairman of Board*

Trustees

F. A. Bernardin
S. H. Brennan, Jr.
*W. T. Bride
M. J. Caplan (Hon.)
J. A. Comber
J. J. Dineen
J. P. S. Doherty
J. E. Fenton (Hon.)
*R. J. Fraser
G. E. Goodman
†J. A. Griffin
F. J. Leone
R. D. Lindsay
T. Longworth
G. M. Macartney
†P. P. McKinnis
*J. J. Muldowney
D. J. Murphy, Jr.
J. Petralia
I. E. Rogers, Jr.
S. H. Soreff
*R. D. Taylor
*A. H. Weiner

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Wednesday of January

Essex Broadway Savings Bank
296 Essex Street, Lawrence
Date of Incorporation, March 15, 1847
Branch Offices
454 Essex Street
460 South Union Street
555 Broadway

Winthrop Newcomb, *President*
Robert J. Alongi, *Vice Treasurer*
Joseph F. Bacigalupo
Norman L. Miller
John P. Fitzpatrick
Vice Presidents
John V. Baketel
J. Laurence Gorham
John M. Murray
C. Frederick Rossbach
Emil G. Schirner, Jr.
Erwin J. Strecker
James H. Eaton, *Clerk of Corporation*
John P. Fitzpatrick, *Treasurer*
Walter A. Thomson, *Assistant Treasurers*

Trustees

†A. E. Anderson
H. Axelrod
*J. F. Bacigalupo
*J. H. Barrington
S. J. Basile
J. T. Batal
R. R. Bernardin
*W. E. Casey
R. E. Christ
C. E. Cyr
J. L. Dean (Hon.)
J. F. Dolan
W. B. Duffy
J. H. Eaton
J. H. Eaton, III
J. F. Emmert
†N. O. Fleming
*G. W. Hamblet, Jr.
H. T. Houston
L. N. Hutchinson
M. W. Kenney (Hon.)
F. B. Kittredge (Hon.)
S. F. LoPiano, Jr.
W. F. Lucey, Jr.
*R. E. Maguire
N. L. Miller
E. J. Nantoski
*W. Newcomb
*E. W. Roebuck
T. J. Scanlon
H. N. Snook
J. A. Stundza
A. Sweeney (Hon.)
A. A. Thomson
*R. A. Watters
†W. N. Webster
M. L. Weiner
*E. L. Wilkinson
A. M. Wilson
R. A. Woodcock (Hon.)

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Tuesday of November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868
Branch Office
20 Jackson Street, Methuen

Roger N. Bower, *President*
Gusta H. Larson, *Treasurer*
Allan J. Battershill
Gusta H. Larson
Charles M. Poore
Vice Presidents
Thomas C. MacLauchlan, Jr.
Vice Treasurer
Robert P. Perreault
James N. Connolly, Jr.
Assistant Treasurers
William H. Keller, *Clerk of Corporation*

Trustees

*A. J. Battershill
E. A. Bernardin, Jr.
*R. N. Bower
H. S. Buckley (Hon.)
J. V. Caliri
H. J. Camuso
†S. F. Cataudella
B. R. Cleveland, Jr.
E. F. Cregg
P. W. Cronin
A. J. Dandreta
*J. J. DiSalvo
J. P. Ford
J. Glasser
H. E. B. Holbrook
A. M. Howe (Hon.)
H. A. Johnson
W. H. Keller
G. H. Larson
R. G. Locke
A. D. Maclaren
V. C. Manzi
P. B. Marsden, Jr.
V. J. Mill, Jr.
*C. E. Morrison, Jr.
H. H. Petzold (Hon.)
C. M. Poore
†G. F. Redman
I. W. Sargent (Hon.)
A. H. Smith (Hon.)
B. E. Smith (Hon.)
R. A. Smith
*F. S. Tarbox
T. W. Tavenner
D. G. Thompson
†D. P. Valpey

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Monday in May

*Member of Board of Investment.
†Member of Auditing Committee.

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton
President

Alba A. Pasco
Richard E. Sitzer
Charles G. Tucker
Vice Presidents

Edward R. Christenson
Clerk of Corporation

Charles M. Tacy
Treasurer

Douglas R. Hall
Barbara A. Jones
Alba A. Pasco
Nelson W. Sparks
Assistant Treasurers

Trustees

*J. I. Brown
E. R. Christenson
K. S. Ducayet, III
*F. G. Fanning
†R. Forman
*D. A. Fraser
*A. N. Nettleton
J. P. Palmer (Hon.)
L. E. Pecon
R. E. Sitzer
†W. A. Turner
†F. H. Vohr
*E. G. Wilcox

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Walter A. McMullin
President

John W. Copeland
Walter N. Sprague
Vice Presidents

William J. Harmon
Treasurer

Eleanor G. Emond
Assistant Treasurer

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht
*W. J. Harmon
†F. E. Kennedy
W. C. Lane (Hon.)
W. A. McMullin
†R. T. Morrison
†W. A. Proctor
*R. R. Rossley
M. C. Russell
E. E. Sampson, Jr.
*H. O. Smith
R. F. Smith, Jr.
*A. B. Southwick
*W. N. Sprague
R. H. Suter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 5, June 5, September 5 and December 5

Annual meeting date as provided for in By-Laws third Thursday of May

LENOX

Lenox Savings Bank
35 Main Street

Date of Incorporation, April 4, 1890

William D. Roche
President

David T. Dana, Jr.
Vice President

Wallace A. Tanner
Treasurer

Ruth T. Brady
Assistant Treasurer

David E. Herrick
Clerk of Corporation

J. Burrell Fielding
Chairman of Board

Trustees

†J. D. Blake
W. G. Clifford
W. H. Clifford (Hon.)
*D. T. Dana, Jr.
*J. B. Fielding
D. R. Grody
†D. E. Herrick
W. E. Lahart (Hon.)
W. T. Lahart
*E. T. Lahert
G. E. Mole
*J. H. Nolan
*E. J. Roche
J. T. Roche
W. D. Roche
†P. P. Skorput
J. N. Walsh (Hon.)
J. H. Woodger
A. Wylie (Hon.)

Deposits go on interest from day of deposit

Dividends are payable 1st day of the month

Annual meeting date as provided for in By-Laws last Monday in June

LEOMINSTER

Leominster Savings Bank
15 Monument Square

Date of Incorporation, March 16, 1865

Bowers A. Fischer
President

Thomas F. Bagley
Charles D. Bent
Vice Presidents

Albert O. Bell
Clerk of Corporation

Richard A. Bergman
Treasurer

Bentley A. Foster
Richard F. Gearty
Joseph S. Kibling
Assistant Treasurers

Trustees

*T. F. Bagley
A. O. Bell
*C. D. Bent
R. A. Bergman
G. H. Cook, Jr.
*B. A. Fischer
H. Fontaine
D. H. Goodell
*M. B. Johnson
†A. G. Kennard
R. Lolli, Jr.
†D. A. Lubin
W. M. Marshall
*W. M. Mayo, Jr.
H. S. Padovano
R. A. Robertson (Hon.)
T. L. Vincent
†H. L. Wilkinson

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

LEXINGTON

Lexington Savings Bank
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Edward D. Duncan
President

John McLachlan
Louis A. Zehner
Vice Presidents

Ronald D. Brown
Clerk of Corporation

Ronald E. Seested
Treasurer

Helen M. Brown
Thomas A. Cangiano
Bernd Dekant
Assistant Treasurers

John McLachlan
Chairman of Board

Trustees

†J. R. Bevan
R. D. Brown
R. W. Connelly
R. P. Cromwell
R. H. Davis
*E. D. Duncan
C. M. Dunlap
C. S. Elliott
G. W. Emery
A. W. Fisher Jr.
E. A. Fritz, Jr.
†D. R. Grant
G. E. Graves (Hon.)
†J. H. Hinchliffe
*D. Jenkins, Jr.
I. H. Mabee
*J. McLachlan
G. L. McLeod
J. H. Millican, Jr.
F. T. Parrish, Jr.
*C. E. Scribner
R. E. Seested
*R. S. Stevens
E. B. Sukeforth
C. D. Turner
*L. A. Zehner

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL

The Central Savings Bank
50 Central Street

Date of Incorporation, March 3, 1871

Gerald F. Bolton
President

William L. Rust
Vice President

John E. Leggat
Clerk of Corporation

Paul S. Rousseau
Treasurer

J. Donald Adams
Herbert T. Knutson
Assistant Treasurers

Trustees

†M. Barlofsky
*G. F. Bolton
G. G. Campbell
L. Clark, Jr.
E. T. Cowdrey
T. A. Demoulas
B. O. Emerson
A. L. Eno, Jr.
M. L. Field
J. J. Gaffney, Jr.
†P. A. Gagnon
J. Hardman
*J. T. Johnson
F. B. Laughlin, Jr.
J. E. Leggat
M. Levine
N. P. Mason (Hon.)
*B. A. McKittrick
*R. T. Morse
†W. Pearson
R. E. Picard
J. F. Reilly, Jr.
*W. L. Rust
R. C. Stephenson
C. R. Wilson
*W. C. Wilson, Jr.
W. C. Wilson, Sr. (Hon.)

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday following the first Saturday in February

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices
Town Plaza, Pinehurst
12 Vinal Square, North Chelmsford
35 Central Square, Chelmsford
1777 Main Street, Tewksbury

Gerald R. Wallace
President

Robert A. Abbott
James L. Cashman
William A. Thompson
Vice Presidents

George Archer
Clerk of Corporation

James L. Cashman
Treasurer

Carlton R. Bird
John F. Kneeland
Vice Treasurers

William F. Chaput, Jr.
Edwin M. Jewett
Robert C. Long
Roy A. Morgan
John E. Sherwood
Assistant Treasurers

Edward N. Lamson
Chairman of Board

Trustees

*R. A. Abbott
A. C. Anton
G. Archer
H. K. Bartlett
†M. J. Brown
J. L. Cashman
M. S. Chute
D. R. Connors
J. F. Conway, Jr.
J. P. Curran
†C. E. Fairbanks, II
F. Flather
W. Georges
R. Hall
B. A. Harless
J. Harvey
B. de F. Lambert
*E. N. Lamson
H. H. Leighton
*A. L. Levine
V. P. Morton
J. F. O'Donnell
*C. R. Page
*J. T. Stevens
†W. A. Thompson
G. R. Wallace

Deposits go on interest fifteenth day of each month

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws second Monday in January

***Member of Board of Investment.**
†Member of Auditing Committee.

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices
350 Westford Street
1209 Bridge Street
41 Drum Hill Road, Chelmsford

Harold E. Hollingworth, *President*
Robert L. Groves, *Treasurer*
Daniel F. Sullivan, *Vice President*
Robert A. Jaquith
Jane P. Kopycinski
Branford S. Brennon, *Clerk of Corporation*
Edward F. Mills, Jr., *Assistant Treasurers*

Trustees

*G. W. Boyce
B. S. Brennon
J. Cantor
*H. E. Clayton, Jr.
†E. F. Crane
H. F. Fessenden (Hon.)
W. W. Glowacki
*H. E. Hollingworth
M. W. Hunt
†J. R. Mansfield, Jr.
R. A. McKittrick
†R. W. McKittrick
*R. H. Olney
J. G. Picard
*D. F. Sullivan
P. E. Tucker

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell, *President*
John J. Hogan, Jr., *Treasurer*
Martin J. Lydon, *Vice President*
Martin J. Brosnan, *Assistant Treasurer*
William H. Sullivan, *Clerk of Corporation*

Trustees

T. A. Callahan (Hon.)
C. L. Daley
*R. J. Daley
†G. F. Donehue
*R. G. Drury
*W. F. Farrell
J. J. Fleming
F. D. Frawley
A. M. Glazer
H. W. Healey (Hon.)
J. J. Hogan (Hon.)
J. J. Hogan, Jr.
M. J. Lydon
†L. Novick
*M. Silva
*J. Stagnone
†W. H. Sullivan
W. H. Sullivan, Sr. (Hon.)

Deposits go on interest tenth day of each month

Dividends are payable February 10, May 10, August 10 and November 10

Annual meeting date as provided for in By-Laws August ninth

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
455 Main Street, Wilbraham
29 Center Street
645 Center Street

Otto A. Peterson, *President*
Howard K. Rodenhizer, *Treasurer*
Robert M. Mackintosh
Albert L. Martin
Meran R. Nakashian, *Vice Presidents*
Walter M. Bowles
Neil S. McCann
William G. Milroy, *Assistant Treasurers*
Paul R. Baird, *Clerk of Corporation*

Trustees

A. J. Boilard (Hon.)
†L. H. Boucher
J. H. Burke
H. M. Carnevale
J. P. Cormack (Hon.)
E. W. Decorie
R. A. Edwards
A. H. Fuller
L. E. Fuller
*O. K. Gilbert
C. F. Gillan (Hon.)
H. J. Kamuda
*A. J. Letourneau
R. R. Meunier (Hon.)
C. E. Mongeau
M. R. Nakashian
J. Palatino
*O. A. Peterson
M. C. Petrolati
J. L. Rice
H. K. Rodenhizer
J. R. Shea
†A. P. Trombly
*M. S. White
†H. W. Willey
P. D. Wilson
S. S. Ziemian
M. J. Ziencina

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices
286 Humphrey Street, Swampscott
New England Shopping Center, Saugus
Vinnin Square, Swampscott

Chester L. Nourse, Jr., *President*
Fred. N. Clemson, Jr., *Treasurer*
Taylor B. Yeakley, *Vice President*
John T. Sweeney
William H. M. Goss, *Assistant Treasurers*
Albert E. Carter, Jr., *Asst. Vice President*
Crawford H. Stocker, Jr., *Chairman of Board*
Hazel L. Deland, *Clerk of Corporation*

Trustees

J. S. Attwill
J. M. Barnes
*S. W. Bradley
*R. P. Breed
R. P. Breed, Jr.
W. J. Breed
†W. P. Burbank
†D. D. Durkee
†H. H. Hansen
C. E. Harwood
R. F. Hunter
L. B. Kilgore
†L. B. Leonard, Jr.
L. V. MacDuff
C. L. Nourse, Jr.
G. E. Rafferty
*T. W. Rogers
*M. W. Rolfe
C. F. Smith, Jr.
D. H. Smith (Hon.)
H. C. Smith
†R. J. Smith
*C. H. Stocker, Jr.
H. P. Symmes
T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Lynn Institution for Savings
270 Union Street, Lynn
Date of Incorporation, June 20, 1826
Branch Offices
134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable
President

Charles E. Cain
Treasurer

Charles E. Cain
Henry R. Mayo, Jr.
William E. Quinn
E. Benjamin Redfield, Jr.
Vice Presidents

Frederick P. Barker
Robert Blake, Jr.
Robert P. Gardner
Donald G. Haskell
G. Franklin Hellstrom
Albert T. Little, Jr.
Laurance E. Tyrrell
Assistant Treasurers

Robert H. Studley
John R. Sullivan
Ralph N. Wright
Asst. Vice Presidents

William N. Farquhar
Clerk of Corporation

Trustees

*D. F. Allen
H. E. Ayer
R. Barnet
J. W. Bowers
C. E. Cain
A. E. Chase (Hon.)
A. B. Durkee
W. N. Farquhar
M. C. Goldman
*H. L. Huxtable
H. M. Kelley (Hon.)
*H. R. Mayo, Jr.
J. R. McVey
G. R. Morgan
C. B. Newhall
J. F. Phillips
*E. B. Redfield, Jr.
R. W. Redfield
H. L. Ross
†C. W. Schofield, Jr.
†S. Shmishkiss
*A. H. Stiles, Jr.
†D. L. Warden
T. D. Welch
W. P. Weyland

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
399 Main Street
Date of Incorporation, April 2, 1860
Branch Offices
28 Lebanon Street
443 Charles Street
44 Broadway

Malcolm W. Brown
President

Theodore Parsons
Treasurer

Daniel R. Blake
David McCoubrey
Theodore Parsons
Vice Presidents

Theresa F. Sands
Assistant Treasurer

Malcolm W. Brown
Chairman of Board

Robert J. Holden, Jr.
Horace F. Lind
Charles D. McBride
William H. Patriquin
Ronald A. Robinson
Asst. Vice Presidents

D. Madalyn Anderson
Clerk of Corporation

Trustees

R. L. Balcom
*M. W. Brown
E. J. Bushell
J. L. Cafarella
*J. A. Casey, Jr.
E. B. Chesley
†L. J. Clark
T. F. Cosgrove
G. Downie (Hon.)
W. J. Fisher (Hon.)
†M. R. Flynn, Jr.
R. P. Gabriel
N. A. Gallagher (Hon.)
A. G. Gilman (Hon.)
B. E. Green (Hon.)
*B. C. Grodberg
R. Hardwick (Hon.)
B. J. Hardy
R. W. Horne (Hon.)
C. F. Kezer
*E. L. Kimball
F. I. Lamson
N. MacInnis (Hon.)
D. McCoubrey
A. W. Miner (Hon.)
J. S. W. Parker
F. E. Perham
*J. A. Plummer
B. Ruderman
*A. C. Sandberg
C. F. Springall (Hon.)
†H. A. Stevens
E. G. Thorp

Deposits go on interest first business day of each month
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Tuesday of January

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

James N. Skinner
President

Wilbur T. Moulton
Treasurer

James E. Canniffe
Loring E. Clark
Walter T. Foss
Bowden G. Osborne
Vice Presidents

Wilbur L. Durocher, Jr.
Louise T. Magee
Assistant Treasurers

Gordon E. Peach
Clerk of Corporation

Trustees

C. F. Arbing
E. B. Beach
†J. E. Canniffe
†L. E. Clark
R. F. Cole
G. G. Eustis
*W. T. Foss
S. W. Hopkins
*H. A. Johnson
†C. T. Kelley
P. L. Lausier
*W. T. Lundegren
G. L. MacDonald, Jr.
B. W. O'Connor
B. G. Osborne
G. E. Peach
G. G. Polley
*M. S. Reynolds
*J. N. Skinner
F. B. Snow

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 31, April 30, July 31 and October 31
Annual meeting date as provided for in By-Laws twenty-first day of the month of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Branch Offices
11 Florence Street
71 Boston Post Road

Edward F. Bigelow
President

Charles E. Conder
Treasurer

Charles E. Conder
Exec. Vice President
Robert C. Morse
Richard S. Temple
Vice Presidents

Lee R. Chaplin, III
Ralph F. Del Greco
David W. Potter
Francis A. Reilly
Assistant Treasurers

Wendell H. Williams
Clerk of Corporation

Edward F. Bigelow
Chairman of Board

Trustees

†A. J. Agoritsas
*E. F. Bigelow
R. A. Blanchette
C. E. Conder
G. E. Dewey
H. T. Eager (Hon.)
*J. J. Falconi
*G. F. Grandi
G. A. Granitsas
*R. A. Johnson
A. E. LeMarbe (Hon.)
H. P. Loftus
H. C. Morse (Hon.)
*R. C. Morse
G. L. Morte
F. R. Nims
J. G. Noble
*K. G. Stephenson
R. S. Temple
†F. D. Walker
†R. E. Wile
W. H. Williams

Deposits go on interest tenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws January 10

*Member of Board of Investment.
†Member of Auditing Committee.

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Howard L. King
President

Arthur R. Carlton
Exec. Vice President

John A. Kennedy
Harlan E. Tuttle
Vice Presidents

Gage W. Russell
Treasurer

Howard E. Johnson
Assistant Treasurer

James V. King
Clerk of Corporation

Trustees

A. C. Anderson
R. R. Billups
A. R. Carlton
E. Carlton, Jr.
J. F. Cleary
R. O. Drechsler
J. H. Edwards (Hon.)
R. A. Gallant (Hon.)
†R. A. Gallant
*J. A. Kennedy
*H. L. King
†J. V. King
P. M. McPherson
*N. J. Morton
W. A. Naylor (Hon.)
H. F. Nordberg
C. E. Orcutt, Jr.
†W. H. Soar
*H. E. Tuttle
*C. A. Wetherbee

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Offices
257 Spring Street
491 High Street
394A Main Street
499 Riverside Avenue

Philip J. Coady
President

Miah P. Crowley
A. David Risman
John F. Rogers
Vice Presidents

Arthur G. Stearns
Clerk of Corporation

John E. Stevens
Treasurer

Richard E. Dunn
John C. Fredriksen
Vincent R. Hiltz
Thomas F. O'Connor
Assistant Treasurers

Philip J. Coady
Chairman of Board

Trustees

R. F. Bennett
W. E. Carley
M. W. Carroll
*P. J. Coady
B. J. Collins
†J. R. Crowley
J. H. DeFina
R. S. DeVeer
C. E. Farnam
*G. D. Hall
J. H. Hosmer, Jr.
H. Karp
H. J. Mulligan
G. B. Redding
*A. D. Risman
*J. F. Rogers
†A. G. Stearns
†J. J. Wyand

Deposits go on interest fifteenth business day of each month

Dividends are payable on or before the 25th of each month

Annual meeting date as provided for in By-Laws second Monday of April

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office
Corner of Main and Pleasant Streets, Millis

Samuel J. Howie
President

Forest C. Goodwin
Dexter M. Gould
Vice Presidents

Stuart M. King
Clerk of Corporation

Douglas E. Knotts
Treasurer

Helen R. Watson
Assistant Treasurer

Samuel J. Howie
Chairman of Board

Trustees

H. W. Bemis
H. W. Blethen, Jr. (Hon.)
*R. L. Briggs
F. J. Cassidy
C. A. Crowley
C. M. Glockner
*F. C. Goodwin
D. M. Gould
*C. E. Harris
†G. E. Harris
A. W. Hobart (Hon.)
*S. J. Howie
†P. J. Kenney
C. King
C. A. King
L. C. King (Hon.)
S. M. King
J. E. Kirby
D. E. Knotts
J. R. Labaree (Hon.)
T. J. McCarthy (Hon.)
*T. J. Moore
G. Y. Robinson
H. Rosenfeld
W. H. Simpson
†C. C. Stokes, Jr.

Deposits go on interest first business day of each month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson
President

Lloyd B. Waring
Lester C. Peabody
Vice Presidents

George W. Newhall
Clerk of Corporation

Adolph F. Forsberg
Treasurer

Arthur W. McPherson
Henry W. Stickney
Assistant Treasurers

Trustees

*C. B. Bacall
†W. R. Creelman
*R. D. Culver
A. F. Forsberg
*L. C. Hennigar
L. H. Keith
T. J. McArdle
†G. W. Newhall
L. C. Peabody
†A. M. Perkins
*E. F. Proctor
J. P. Smith
*A. F. Thompson
*L. B. Waring
*D. E. Washburn
D. A. Welch

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws fourth Tuesday in January

*Member of Board of Investment.
†Member of Auditing Committee.

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

John F. McCarron
President

May B. Calnan
Treasurer

Robert C. Calnan
Russell B. Kelly
Richard J. Powers
Vice Presidents

Daniel C. Leary
Clerk of Corporation

Trustees

R. F. Amazeen
*H. J. Bertram
M. B. Calnan
*R. C. Calnan
†H. T. Daley
†R. P. David
*R. B. Kelly
D. C. Leary
*J. F. McCarron
G. C. Morse
C. G. Olson
J. B. Peirce
*R. J. Powers
†E. P. Sargent
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Joseph C. Whitcomb
President

Henry C. Humphreys
Treasurer

Frederic J. Carey
Charles P. Washburn, Jr.
Vice Presidents

Carlon E. Leland
Assistant Treasurer

Stanley F. Alger
Clerk of Corporation

Trustees

S. F. Alger
W. E. Bigelow
E. E. Briggs
*F. J. Carey
F. Clark, Jr. (Hon.)
R. O. Delano
†C. E. Erickson
O. H. Erickson
†R. G. Hinckley
*J. B. Howes
R. F. Howes
H. C. Humphreys
B. A. Iseminger
*R. W. Maddigan, Jr.
†D. G. Reed
N. D. Ryder
A. F. Soule (Hon.)
S. C. Stanley
G. W. Stetson
E. E. Thomas (Hon.)
R. W. Tillson (Hon.)
*C. P. Washburn, Jr.
H. F. Weston
*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier
President

Louis N. Ianzito
Treasurer

Robert H. Curtiss
Harry Helfand
Vice Presidents

Robert E. Wallace
Assistant Treasurer

Arthur W. Peterson
Clerk of Corporation

Trustees

*J. L. Carrier
†J. E. Carter
*R. H. Curtiss
M. J. DeCesare
*G. W. Ellis
†J. D. Gannett
H. Helfand
A. W. Peterson
*G. A. Shaw
R. T. Symonds
*S. D. Vincent
J. J. Volpe
†L. Zocchi

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws third Thursday in October

MILLBURY

Millbury Savings Bank
109 Elm Street

Date of Incorporation, April 10, 1854

Baylis G. Aldrich
President

Dudley F. Bowker
Treasurer

Nicholas G. Hodgman
Willard F. Blanchard
Vice Presidents

Marjorie A. Matson
Bertha A. Eaton
Assistant Treasurers

Robert H. Swenson
Clerk of Corporation

Trustees

*B. G. Aldrich
H. F. Ballard
†A. T. Beaton
*W. F. Blanchard
†K. J. Botty
D. F. Bowker
*K. L. Briel
†G. H. Chabot
N. G. Hodgman
*W. W. Horne
C. L. Pojani
*D. S. Smith
*G. B. Stowe
R. H. Swenson
W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15.

Annual meeting date as provided for in By-Laws third Wednesday in March

*Member of Board of Investment.
†Member of Auditing Committee.

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street, East Milton

Richard H. Schmidt
President

Walter S. Robbins
Vice President

Roland Gray, Jr.
Clerk of Corporation

Robert R. Gay, Jr.
Treasurer

Martha M. Wiswell
Hazel Plunkett
Warren A. Williams
Assistant Treasurers

Walter S. Robbins
Chairman of Board

Trustees

†B. R. Alexander
P. R. Ashjian
†F. F. Brooks
*E. Dyson
C. L. Fasch
A. Fay
F. B. Frederick
R. Gray, Jr.
R. S. Hadlock
*A. J. Kinnealey
*A. B. Nangeroni
*M. D. Perkins
E. Pierce
*W. S. Robbins
A. L. Ross, Jr.
*R. H. Schmidt
†E. E. Wendell
R. G. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last day of each month

Annual meeting date as provided for in By-Laws second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

John D. Aldrich
President

Chester S. Holda
Edward A. Kozikowski
Vice Presidents

Donald T. Snow, Jr.
Clerk of Corporation

Grace G. Makepeace
Treasurer

Chester S. Holda
Assistant Treasurer

John D. Aldrich
Chairman of Board

Trustees

G. B. Adams
*J. D. Aldrich
*O. E. Bradway
H. Costa
M. R. Galas
R. B. Harris
S. K. Harvey
†H. L. Hatch
T. J. Hillard (Hon.)
W. Kimber (Hon.)
E. A. Kozikowski
†E. W. Lafond
C. C. McCray (Hon.)
J. P. Moriarty (Hon.)
*J. J. Mullen
C. H. F. Osborn (Hon.)
V. E. Rosenlund
M. J. Rudy
D. T. Snow, Jr.
S. Strzemienski
†C. W. Wood
*S. L. Young

Deposits go on interest first day of the month if made on or before the eighth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in May

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Cecil Richrod, Jr.
President

Charles Clark Coffin
Henry B. Coleman
Asst. Vice Presidents

Leroy H. True
Clerk of Corporation

Gerald E. Eldridge
Treasurer

Larry B. Whelden
Assistant Treasurer

Alcon Chadwick
Chairman of Board

Trustees

*J. S. Barrett
F. Bartlett
†A. E. Butler
A. Chadwick
*C. C. Coffin
*H. B. Coleman
†J. S. Conway
*A. F. Egan, Jr.
J. K. Glidden
†P. V. Hoadley
O. F. Ingall
*H. M. Jelleme
G. W. Jones
C. H. Murray
K. N. Pease
*C. Richrod, Jr.
*G. E. Taylor
R. L. Taylor
L. H. True
W. R. Waine
R. Warren

Deposits go on interest third day of each month if made on or before the tenth day of the month

Dividends are payable 3rd day of each month

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

Branch Office
Natick Mall, Route 9, Corner Speen Street

Karl A. Bremner
President

Milton W. Fairbanks
John F. Yeager
Vice Presidents

Thacher H. Fisk
Clerk of Corporation

Stanley S. Cole
Treasurer

Robert C. Potter
Vice Treasurer

Bruce Barnes
George E. Lamprey
Rosalie A. Simeone
Assistant Treasurers

Karl A. Bremner
Chairman of Board

Trustees

†W. F. Bigelow
*K. A. Bremner
S. S. Cole
C. A. Dowse
A. B. Fair (Hon.)
*M. W. Fairbanks
T. H. Fisk
†G. F. Fiske
J. R. Gray
*J. R. Hayes
*J. A. Hill, Jr.
G. S. Hodgson (Hon.)
†T. H. Hoyt
†G. A. Mitchell
E. R. Noyes (Hon.)
R. C. Potter
T. F. Quinn (Hon.)
F. F. Schaller
E. C. Williams (Hon.)
*J. F. Yeager

Deposits go on interest day of deposit to the day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday in April

*Member of Board of Investment.
†Member of Auditing Committee.

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

Branch Offices
2136 Acushnet Avenue
Dartmouth Mall, North Dartmouth

Karl P. Goodwin
President

Real R. Breton
Exec. Vice President
Richard S. Marchisio
Charles H. Wardwell
Vice Presidents

Ronald M. MacInnes
Asst. Vice President

Richard S. Marchisio
Treasurer

Adolph H. Allerdt
Edward Aspin
Robert R. Chase
Thomas C. Pollard
Edward F. Stawasz
Clinton N. Tripp
Assistant Treasurers

Robert P. Simmons
Clerk of Corporation

Trustees

F. Abramson
W. Bommer
R. R. Breton
*A. F. Buckley
S. C. L. Delano
E. W. DeWalt
*H. C. Dyer, Jr.
*W. C. Gardner
*K. P. Goodwin
*N. H. Hayes
E. D. Hicks
T. P. Klaren, Jr.
C. E. Lindell
R. R. Loranger
R. S. Marchisio
L. B. Miller
*H. L. Mohel
†G. W. Parker
J. H. Read
R. P. Simmons
L. V. Souza
*C. H. Wardwell
†F. K. White

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Friday in December

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1743 Acushnet Avenue
158 West Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue, South Dartmouth
909 Ashley Boulevard

Gordon D. Larcom
President

Maurice F. Downey
Arnold R. Griffiths
Vice Presidents

Philip F. Danforth, Jr.
Treasurer

Donald M. Chace
Vice Treasurer

Arnold R. Griffiths
Mary B. Parker
Joseph E. Ewaszko, Jr.
John Henriques
Assistant Treasurers

James B. Buckley
Clerk of Corporation

Trustees

A. Ades
C. G. Akin, Jr.
C. Beckman
J. H. Browne
J. B. Buckley
J. C. Bullard
J. Carr
J. Dawson, Jr.
*M. F. Downey
J. Duff, III
*J. R. Early
N. P. Fraga
T. Francis, Jr.
A. Goldys
J. R. Hayden
†J. J. Hayes
*T. H. Kennedy
J. D. Kenney
†E. S. Knowles
*G. D. Larcom
E. Livingstone, Jr.
J. H. Mahoney
R. F. Mendell
*R. M. Mitchell
A. J. Montminy
L. E. Perry
*O. Prescott, Jr.
J. E. Stanton, III
*J. K. Stanton
B. S. Tripp
*J. Underwood
†M. Walter, Jr.
H. W. Young

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

John H. Pramberg, Jr.
President

James D. Magner
Arthur S. Page, Jr.
Morris B. Wood
Vice Presidents

Donald D. Mitchell
Treasurer

William H. Carter
Clerk of Corporation

John H. Pramberg, Jr.
Chairman of Board

Trustees

L. A. Atherton
L. E. Atkinson
H. Beit
D. H. Brown
W. H. Carter
H. J. Doyle
†R. B. Labouteley
*J. D. Magner
R. R. McKinney
D. D. Mitchell
E. W. Mulligan
B. P. Noyes
*A. S. Page, Jr.
†J. R. Potter
*J. H. Pramberg, Jr.
†K. A. Reynolds
R. J. Shaheen
G. E. Twomey
*M. B. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 2nd Monday of January and December

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

Newburyport Five Cents Savings Bank
63 State Street
Date of Incorporation, April 24, 1854
Branch Office
Merrill Street, Salisbury

Charles W. Morse, Jr. *President*
Frank L. Currier *Vice President*
Charles W. Morse, Jr. *Chairman of Board*
Frank L. Currier *Treasurer*
Leland C. Carson *Assistant Treasurer*
Grace A. Stevens *Clerk of Corporation*

Trustees

†H. C. Brown
L. C. Carson
W. B. Coltin
†J. T. Connolly
F. L. Currier
H. C. Currier (Hon.)
*R. B. Davenport
*E. D. Dunning
D. M. Emerson
T. L. Fenn, Jr.
†M. K. Hoyt
A. J. Johnson
A. S. Johnson (Hon.)
†A. V. Kelleher
C. F. Leary
W. M. Lunt
C. W. Morse
*C. W. Morse, Jr.
†B. Pearson, Sr.
*B. Pearson, Jr.
B. Poor
E. C. Shepard
*M. G. Smith
J. H. Welch
C. E. Whitley (Hon.)
W. H. Willis
A. H. Zabriskie

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Monday of January

NEWTON

Newton Savings Bank
1188 Centre Street (Newton Center District)
Date of Incorporation, June 17, 1831
Branch Offices
46 Austin Street, Newtonville
289 Washington Street, Newton Corner
43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
133 Chapel Street, Needham
571 Washington Street, Wellesley
256 Moody Street, Waltham

Frederick C. Ober *President*
Douglass B. Francis
Keith G. Willoughby *Vice Presidents*
F. Blake Cloonen
Richard A. Jones
John S. Stevens *Asst. Vice Presidents*
Henry W. Hardy *Clerk of Corporation*
David R. Donald *Treasurer*
Margaret A. Dezotell *Vice Treasurer*
Doris L. Benger
Octavio C. Bolivar
Charles M. Coyne
Robert M. Donovan
Lowell U. Hammett
Sylvia E. Kaiser
Richard L. Linden
Grace D. McDade
H. Winston Mercer
Wim Portier
Clyde E. Rogers
Raymond B. Thomas *Assistant Treasurers*

Trustees

D. L. Allison, Jr.
C. H. Alvord
R. R. Amesbury
W. R. Amesbury (Hon.)
R. P. Axten
†E. G. Bates
G. F. Bloom
T. L. Buell
*R. C. Casselman
W. A. Diman
†F. L. Farwell
*D. B. Francis
N. I. Greene
H. W. Hardy
G. A. Hibbard
B. H. Loewenberg
R. M. Nichols
F. C. Ober
W. H. Raye, Jr.
*P. R. Rugo
W. M. Sanderson
M. E. Sholkin
W. D. Silcox
B. S. Stern
E. P. Stevenson (Hon.)
†W. H. Vogler
H. Whitmore, Jr.
*R. A. Winslow
A. E. Worth

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws December 7

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office
19 Pelham Island Road, Wayland

Kenneth W. Rogers *President*
Ernest G. Angevine
Nathan D. Bugbee
Robert P. Lurvey *Vice Presidents*
Robert P. Lurvey *Treasurer*
Paul L. Shakespeare *Vice Treasurer*
Harold L. Goldsmith *Assistant Treasurer*

Raymond P. Atwood
Clerk of Corporation

Trustees

*E. G. Angevine
*R. P. Atwood
†B. C. Bowen
*N. D. Bugbee
†J. P. Burke
W. W. Cowles
D. Danner
*R. L. FitzGerald
†H. D. Jones
D. Mordecai
A. M. Price
*K. W. Rogers
F. M. Sears
O. H. Somers
N. W. Swinton

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of January, April, July and October

Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday of March

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of Incorporation, April 26, 1848

Bernard K. Garceau *President*
Leon K. Berry, Jr. *Executive Vice President*
Raymond P. Ranzoni *Asst. Vice President*
Leon K. Berry, Jr. *Treasurer*
Francis W. Bourquard
Violet R. Krum
William A. Lesage
Raymond P. Ranzoni *Assistant Treasurers*

T. William Lewis
Clerk of Corporation

Trustees

†E. J. Ashkar
I. Bashevkin
L. K. Berry, Jr.
J. F. Burns (Hon.)
E. H. Clark
*E. J. Coakley
J. F. Collins
J. Deans (Hon.)
M. L. Dempsey (Hon.)
*B. K. Garceau
P. J. Geraghty (Hon.)
*H. S. Gordon
V. H. Gordon
W. H. Horn
A. Jarisch
P. F. Kittredge (Hon.)
H. I. Koloc
†J. H. Lev
T. W. Lewis
R. I. Manuel
*G. E. Moorehouse
H. J. Pierpan
R. P. Ranzoni
A. O. Rosenthal
L. L. SanSoucie (Hon.)
†H. H. Schell
L. H. Sprague, Jr.
R. E. Wall
*J. D. Washburn
J. R. Westall

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws second Wednesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Stanley Clark, *President*
Charles H. Addis, *Vice President*
James C. O'Donnell, *Clerk of Corporation*
Thomas A. Lebert, *Treasurer*
Barbara C. Jager, *Assistant Treasurer*
Arthur W. Cook, *Chairman of Board*

Trustees

*C. H. Addis
T. F. Behringer (Hon.)
*A. W. Borawski
R. A. Borawski
*R. C. Callahan
*S. Clark
†F. W. Cole, Jr.
*A. W. Cook
J. J. Curran
†F. H. Doane
H. Jekanowski
T. A. Lebert
G. E. Murphy
†J. C. O'Donnell
*M. L. Sender
T. J. Shea
E. Stahlberg, Jr.
G. Steinberg
L. P. Stramese

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball, *President*
Charles D. DeBruler
Arthur M. Livingstone
Donald D. Sullivan
Vice Presidents
Arthur M. Livingstone, *Treasurer*
Stanley F. Osowski, *Assistant Treasurer*
John L. Banner, *Clerk of Corporation*

Trustees

J. H. Averill
†J. L. Banner
R. C. Barstow
F. E. Czelusniak
*C. D. DeBruler
†E. L. Finn
*F. Goldstaub
F. J. Horan, Jr.
D. B. Jennison
†E. J. Kelly
*W. G. Kimball
A. M. Livingstone
†J. L. Maulbetsch
R. L. McEldowney
E. P. Parsons
E. A. Porada
*D. D. Sullivan

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday of November

Northampton Institution for Savings
109 Main Street

Date of Incorporation, March 1, 1842

Branch Office
North King Street

Richard B. Covell, *President*
Edwin P. Dunphy
Francis R. Plumb
Vice Presidents
Thomas P. Cahill
Ulysse A. Lussier
Asst. Vice Presidents
Ulysse A. Lussier, *Treasurer*
William E. Lamprey
Roland H. Rubeck
Assistant Treasurers
Kenneth B. Bowen, *Clerk of Corporation*
Richard B. Covell, *Chairman of Board*

Trustees

R. A. Aquadro
C. A. Bisbee, Jr.
K. B. Bowen
C. M. Buchholz
M. J. Carlson
J. E. Cavanagh
*R. B. Covell
P. D. Davis
†W. E. Denny
*W. W. Dunn
*E. P. Dunphy
*E. T. Heaphy
J. R. Hobbs
†F. P. Lyons
J. T. Mew
R. J. Miller
†G. F. Osborn
*F. R. Plumb
F. P. Ryan
R. G. Saner
J. R. Skarzynski
†W. H. Welch

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office
8 Park Street, Attleborough

James W. Hull, *President*
Edward F. Kurtz
Paul J. Silvia
Roswell H. Smith
Vice Presidents
Everett G. Lees, *Treasurer*
Emmy Fuller
Marion E. Jenness
Elsie L. Smith
Assistant Treasurers
James W. Fish
Clerk of Corporation

Trustees

*W. B. Allen
G. G. Bergh
†D. S. Bishop
†E. H. Cummings, Jr.
R. B. Forbes
*H. B. Gowen
N. J. Gulski
*C. A. Howard, Jr.
*J. W. Hull
G. R. Knight, Jr.
*E. F. Kurtz
P. F. Leach
*P. B. Lonsbury
*S. J. McCormick
†F. T. Westcott
R. A. Whitfield

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

*Member of Board of Investment.
†Member of Auditing Committee.

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872
Branch Office
Pulaski Boulevard, Blackstone

Robert J. Frost
President

John T. Ransom
Treasurer

John T. Ransom
Exec. Vice President

George T. Brown
Hein VanderBaan
Vice Presidents

Charles P. Bartlett
William S. Gould
Laurance M. Fuller
Louis E. Hoisington
Assistant Treasurers

Delwyn K. Barnes
Clerk of Corporation

Trustees

H. Badertscher
S. H. Baker
D. K. Barnes
C. P. Bartlett
G. T. Brown
D. S. Carr
W. C. Commons
C. E. Driscoll
R. J. Frost
L. M. Fuller
A. I. Fullerton
†G. E. Hathaway
*J. F. Horan
H. Moss
W. Papetti
J. T. Ransom
R. E. Ryfa
†W. Sharawara
*H. VanderBaan
L. T. Whelan
L. Wood

Deposits go on interest first day of each month if made on or before the tenth day of the month
Dividends are payable January 31, April 30, July 31 and October 31
Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam
President

Lowell E. Toepfer
Treasurer

Axel W. Krusell
Edward W. Varnum
Vice Presidents

Rose Seskes
Assistant Treasurer

Walter A. Hargreaves
Clerk of Corporation

Trustees

A. L. Beaudette
H. S. Bennett (Hon.)
F. Cooke
D. L. Crooks
L. F. Fullam
W. A. Hargreaves
F. D. Hayes
L. A. Herard
†J. S. Irish
†A. W. Krusell
M. D. Leach
H. Lincoln
T. J. O'Boyle
H. C. Thompson
L. E. Toepfer
E. W. Varnum

Deposits go on interest first business day of each month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Monday of June

NORWELL

South Scituate Savings Bank
1 River Street
Date of Incorporation, April 2, 1834
Branch Office
10 Washington Street

David B. Richardson
President

Kenneth L. Torrey
Treasurer

Nathaniel Tilden
Vice President

Natalie C. Bullock
Assistant Treasurer

Andrew G. Gordon
Clerk of Corporation

Trustees

E. Amazeen
*A. Anderson
O. Devine
*R. A. Gaudette
A. G. Gordon
J. H. Jenkins, Jr.
*J. Pool
†K. Rand
*D. B. Richardson
†N. Robbins
*W. B. Southworth
†W. P. Terzis
J. T. Thomson
*N. Tilden
K. L. Torrey
S. Vincent

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 1, May 1, August 1 and November 1
Annual meeting date as provided for in By-Laws second Wednesday of March

ORANGE

Orange Savings Bank
11 West Main Street
Date of Incorporation, March 30, 1871

Duane A. Nyman
President

James N. Pike
Treasurer

Paul H. Fittz
Erle C. Witty
Vice Presidents

Delbert A. Witty
Clerk of Corporation

Trustees

†J. T. Barry
†N. F. Batchelor
†V. H. Coleman
R. A. Dexter
*P. H. Fittz
E. F. Harris
*R. W. Henderson
*D. A. Nyman
L. Plotkin
*K. E. Smith
R. E. Spooner
J. B. Stevenson
D. A. Witty
*E. C. Witty

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday of February

PALMER

Palmer Savings Bank
485 North Main Street
Date of Incorporation, March 4, 1870

Gordon J. King
President

Alfred F. Brysh
Treasurer

Alfred F. Brysh
Milton K. Gammons
Dennis J. Horgan
Vice Presidents

John J. Jackson
Assistant Treasurer

Everett D. Landen
Chairman of Board

C. Lenwood Walker
Clerk of Corporation

Trustees

*C. F. Barlow
S. G. Brooks
A. F. Brysh
J. W. Gale (Hon.)
*M. K. Gammons
†J. S. Gill
*D. J. Horgan
*G. J. King
*E. D. Landen
A. B. Rathbone (Hon.)
†W. R. Riley
†C. K. Sanderson
S. Scudder
F. R. Sinervo
C. L. Walker
A. Ziegler

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of November

Member of Board of Investment.
Member of Auditing Committee.

PEABODY

Warren Five Cents Savings Bank
10 Main Street

Date of Incorporation, April 28, 1854

Branch Office
Northshore Shopping Center

John J. Kline
President

Paul M. MacGregor
Charles D. Farmer
M. Joseph Lynch
Herbert E. Merrow
Gregory Smith
Vice Presidents

Nathan F. Masterson
Clerk of Corporation

J. Norman Panall, Jr.
Treasurer

Hubert M. Snow, Jr.
James J. Sullivan
David E. Trask
Assistant Treasurers

John J. Kline
Chairman of Board

Trustees

L. Alexander
J. P. Cena
P. Evans
*C. D. Farmer
†M. E. Frye
†H. W. Holden
J. C. Jeffers
*J. J. Kline
*M. J. Lynch
*P. M. MacGregor
F. G. Mansfield
†N. F. Masterson
*J. H. McDonald
†J. A. McNiff
H. E. Merrow
E. J. O'Connor
J. N. Panall, Jr.
J. P. Sheehy
G. Smith
H. M. Snow, Jr.
†L. H. Wright

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable on or before the 25th day for the period ending the 14th day of each month
Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD

Berkshire County Savings Bank
24 North Street
Date of Incorporation, February 2, 1846
Branch Offices
Old Town Hall Office, Park Square
Allendale Shopping Center Office, Cheshire Road

Thomas R. Carrington
President

Donald B. Kuntz
Vice President

Robert G. Disbrow
A. Kenyon Ferry
Vernon L. Striebel, Jr.
Asst. Vice Presidents

George P. Clayson
Clerk of Corporation

Donald B. Kuntz
Treasurer

Lucille T. Coy
Bayard S. Huntley
Harry E. Pearse, Jr.
Jeffrey P. Rayner
Susan Szymanski
Ruth Watson
S. Grace Williams
Assistant Treasurers

Gardner S. Morse
Chairman of Board

Trustees

*W. E. Bagg, Jr.
*T. R. Carrington
†G. P. Clayson
F. G. Crane (Hon.)
*F. G. Crane, Jr.
E. L. Dobbins
†D. England, Jr.
J. H. Fryer (Hon.)
†S. H. Jones
D. B. Kuntz
*G. S. Morse
*J. H. Rice
W. T. Rice (Hon.)
*A. S. Silverman
M. L. Weiss

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Tuesday of January

City Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street
Merrill Road
Maple Street, Hinsdale
Main Street, Lanesboro
Route 41, Albany Road, Richmond
Albany Road, West Stockbridge

Luke S. Hayden
President

Raymond G. LeBeau
Exec. Vice President

Robert H. Bolza
Kenneth C. Landall
William J. McGurk
Vice Presidents

Robert G. Newman
Clerk of Corporation

Robert H. Bolza
Treasurer

William A. Carroll, Jr.
Stephanie Marzano
Mary J. Powers
Assistant Treasurers

Trustees

*A. R. Birchard, Jr.
A. J. Blau
R. H. Bolza
*S. Boxer
Mrs. G. A. Brigham
†J. R. Busch
*A. J. Conlon, Jr.
†W. B. Crawford
*S. England
†T. J. Fahey
P. K. Fodder
*L. S. Hayden
E. A. Kelsey
R. G. LeBeau
F. M. Myers, Jr.
R. G. Newman
S. G. O'Connell
T. E. O'Connell
*W. A. Selke
J. J. Smith
B. J. Sullivan

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank
36 Main Street
Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr.
President

Warren M. Axford
Vice President

Donald W. Heath
Treasurer

Richmond W. Talbot
Clerk of Corporation

Trustees

W. M. Axford
*H. W. Baker
T. Brink (Hon.)
†P. S. Cronin
C. W. Devine
D. E. Eldridge
*A. G. Estes, Jr.
†M. H. Golden
*R. W. Holm
*F. A. Randall
A. D. Russell (Hon.)
J. J. Russell
R. W. Talbot
†M. L. Valente
R. C. Vaughn
†M. W. Walker
G. S. Wild

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Thursday of October

*Member of Board of Investment.
†Member of Auditing Committee.

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Bay Road, South Duxbury
72 Summer Street, Kingston
1923 Ocean Street, Marshfield

Robert D. Sampson
President

Orrin G. Colley
Vice President

Richard M. Shiff
Clerk of Corporation

George W. Carter, Jr.
Treasurer

Kendall S. Estes
Elliot W. Chassey
Assistant Treasurers

Orrin G. Colley
Chairman of Board

Trustees

R. R. Barbieri
P. S. Barnes (Hon.)
*S. H. Barnes
B. B. Brewster
E. W. Brewster (Hon.)
L. R. Briggs (Hon.)
*P. V. Cavallini
*O. G. Colley
O. M. Colley
G. W. Cushman
D. B. Freeman
R. A. Hall
R. A. Jones
P. Nectow
*F. C. Newhall
†M. B. Person, Jr.
F. M. Rowell
D. Russell, III
R. D. Sampson
R. M. Shiff
D. L. Stevens
†M. Toabe

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws first Tuesday of June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh
President

George F. Miller, Jr.
Myrick C. Young
Vice Presidents

Elmer I. Silva
Clerk of Corporation

Frank M. Oliveira
Treasurer

Helen F. Rogers
Assistant Treasurer

William F. Silva
Chairman of Board

Trustees

*F. J. Alves
†I. A. Horton
*G. F. Miller, Jr.
F. M. Oliveira
C. G. Peck, Jr.
*T. F. Perry
†W. J. Roderick
*E. Salvador
E. I. Silva
*R. F. Silva
W. F. Silva
W. H. Watts
R. A. Welsh
M. C. Young (Hon.)

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Monday of June

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Offices

371 Hancock Street, North Quincy
138 Franklin Street, South Quincy

Charles A. Pearce
President

H. Maurice Hughes
Russell H. Smollett
Vice Presidents

O. Donald Gohl
Asst. Vice President

Leonard T. Kantola
Treasurer

Donald R. Johnson
Paul E. Kinniburgh
Sulo O. Ruuska
Aldo M. Saluti
Charles R. Simpson, Jr.
Edward J. Sweeney
Assistant Treasurers

Morgan Sargent
Clerk of Corporation

Trustees

C. R. Burgin
*T. S. Burgin
*W. G. Clark
A. A. DellaChiesa
B. V. Dill
C. F. English
*R. M. Faxon
†R. A. Fee
*C. A. Pearce
*R. Porter
†G. D. Reardon
M. Sargent
†J. Serafini

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices

15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane
President

Ernest C. Martin
Leroy R. Wyman
Vice Presidents

George W. Condon
Clerk of Corporation

Richard L. Batchelder
Treasurer

Melvin S. Monson
Virginia O. Holmes
Thelma I. Wilde
Donald A. Jackson
Assistant Treasurers

Trustees

R. L. Batchelder
*G. W. Condon
†F. E. Henderson
†J. J. Hurley
W. C. Kane
†I. L. Kovey
R. C. Lindelof
F. H. Lutz (Hon.)
K. A. Lyons
R. E. Lyons (Hon.)
H. W. Macauley (Hon.)
*E. C. Martin
*R. R. McEvoy (Hon.)
N. B. Silk
*R. C. Wilde
*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday of April

*Member of Board of Investment.
†Member of Auditing Committee.

READING

Reading Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart, *President*
Richard G. Moore, *Treasurer*
Harold B. Currell, Kenneth C. Latham, *Vice Presidents*
Richard C. Forrest, *Vice Treasurer*
Alice B. Sweeney, Alice S. Rogers, *Assistant Treasurers*
E. Hayward Bliss, *Clerk of Corporation*

Trustees

C. H. Amon, Jr.
†M. B. Bedell
E. H. Bliss
N. S. Burbank
†W. H. Dee
J. B. Iverson
†K. R. Ivester
†G. R. Larson
*K. C. Latham
*G. M. Lothrop
M. R. Meikle
P. C. Nicholas
F. F. Stevenson
*R. E. Stewart
*P. G. Willcox

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable March 10, June 10, September 10 and December 10

Annual meeting date as provided for in By-Laws third Monday of April

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

E. Wayne Harlow, *President*
Wallace L. Macaulay, *Treasurer*
Wallace L. Macaulay, Roland T. Phillips, *Vice Presidents*
Clifford Joyce, Marian F. Hurley, Kenneth R. Pike, *Assistant Treasurers*
Richard J. Phelps, *Clerk of Corporation*
E. Wayne Harlow, *Chairman of Board*

Trustees

*J. H. Bourque
R. C. Briggs
*D. S. Collins
†R. I. Dexter
J. A. Dow, 2nd
*E. W. Harlow
W. L. Macaulay
†A. P. Petrell
R. J. Phelps
*R. T. Phillips
K. R. Pike
†D. F. Robbins, Sr.
J. F. Spence, Jr.
*J. H. Spurr
P. J. Sullivan
A. P. Wilcox (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday of December

ROCKPORT

Granite Savings Bank
26 Broadway

Date of Incorporation, March 21, 1884

Charles G. Burbank, *President*
Neil Campbell, *Treasurer*
N. O. Bruno Pearson, *Vice President*
Isabel L. Poole, *Assistant Treasurer*
Frank W. Johnson, *Clerk of Corporation*

Trustees

†R. M. Barker
*A. S. Brown, Jr.
*C. G. Burbank
N. Campbell
*A. R. Carlson
†L. P. Curtis
N. A. Hooper
R. L. Hull
F. W. Johnson
A. K. Marr
J. H. Mills
*N. O. B. Pearson
*J. B. Silva, Jr.
O. F. Smith (Hon.)
D. J. Taylor
†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of December

SALEM

Salem Savings Bank
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Offices
Highland Avenue
72 Loring Avenue

Charles H. Stevens, Jr., *President*
George W. Olson, *Treasurer*
Charles Andrias, Frederic P. Clark, Francis J. Murphy, *Vice Presidents*
Everett E. Carlton, Jr., Richard P. Carter, John H. Corning, Thomas E. Snider, *Assistant Treasurers*
Robert S. St. Pierre, Lee M. Webster, *Asst. Vice Presidents*
J. Grafton Kingsley, *Clerk of Corporation*

Trustees

*C. Andrias
L. Axelrod
*F. P. Clark
L. Clark (Hon.)
H. E. Davenport
D. T. Doyle
P. J. Durkin
J. E. Farley (Hon.)
*J. E. Fellows, Jr.
*R. M. Finniss
M. F. Flynn
†H. S. Holcomb
E. W. Johnson (Hon.)
J. G. Kingsley
*H. G. Macomber
†I. J. Martin
F. J. Murphy
G. W. Olson
A. R. Pitcoff
†W. T. Quinlan
R. M. Shribman
T. Simons
R. C. Smith, Jr.
*C. H. Stevens, Jr.
C. F. Voorhees
W. B. Welch
C. A. Whipple (Hon.)

Deposits go on interest from day of deposit

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment.
†Member of Auditing Committee.

Salem Five Cents Savings Bank
210 Essex Street
Date of Incorporation, March 9, 1855
Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Alton P. Cole, Jr., *President*
Robert H. Cushman, *Treasurer*
Richard E. Blake, Robert L. Howie, Robert F. McGrath, J. Norman Welch, *Vice Presidents*
Albion B. Knowlton, Jr., Thomas M. Leonard, William F. Nys, Clayton W. Smith, Wesley C. Tucker, Virginia D. Witham, *Assistant Treasurers*
James N. Clark, *Clerk of Corporation*

Trustees

*L. Allen, Jr.
W. K. Anderson
B. T. Atwood, Jr.
C. Bacall, Jr.
E. M. Batchelder
†B. D. Berkal
*R. E. Blake
W. J. Bursaw, Jr.
H. J. Callahan (Hon.)
J. N. Clark
*A. P. Cole, Jr.
R. H. Cushman
*J. H. Davies
A. S. Elwell
H. S. Gilchrest (Hon.)
A. Goodhue, Jr.
H. J. Gourdeau
H. H. Griffin
E. R. Haskell
F. A. Hebard
R. Jerrett, Jr.
*N. F. Kennedy
H. S. Knight (Hon.)
C. J. Kohn
B. Langmaid (Hon.)
†J. V. Mahan
F. A. Meier
†F. H. Moore
P. M. Pilcher
A. P. Putnam
B. U. Rice (Hon.)
J. R. Serafini
P. E. Story
R. H. Thompson
*J. N. Welch
J. S. Whipple

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Tuesday of May

SHELBURNE

Shelburne Falls Savings Bank
24-26 Bridge Street (Shelburne Falls District)
Date of Incorporation, March 28, 1855

Elwyn J. Ball, *President*
Florence B. Adler, *Treasurer*
Edward A. Milne, *Vice President*
Marjorie W. Peck, *Clerk of Corporation*
Elwyn J. Ball, *Chairman of Board*

Trustees

F. B. Adler
C. W. Avery
*E. J. Ball
R. W. Bassett
†H. F. Brown
C. P. Call
D. T. Hillier
*J. W. Hoyt
*H. L. Hurd
D. H. Jones
J. W. Lawless
†H. E. Legate
W. O. Loomis
*E. A. Milne
*G. L. Mirick
P. R. Shaw
J. B. Temple
*R. A. Tetreault
H. Toy
C. I. Woffenden

Deposits go on interest from first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Tuesday of November

SOMERVILLE

Somerset Savings Bank
371 Summer Street
Date of Incorporation, March 9, 1910
Branch Office
105 Broadway

Richard V. Kiley, *President*
Stephen J. Dowd, *Treasurer*
Albert J. Oliva, Thomas P. Russell, *Vice Presidents*
Ralph A. Benson, *Assistant Treasurer*
John H. Derby, *Clerk of Corporation*

Trustees

†D. F. Choate, Jr.
F. Ciampa
A. H. Curtis
J. H. Derby
†D. C. Dolben
A. L. Fisher
*H. P. Freeman
†R. W. Harris
D. J. Kelley (Hon.)
R. S. Kelley
*R. V. Kiley
J. R. McHugh
*A. J. Oliva
N. H. Prendergast
*T. P. Russell
W. J. Skerry
*H. E. Stevens

Deposits go on interest fifteenth business day of each month
Dividends are payable January 20, April 20, July 20 and October 20
Annual meeting date as provided for in By-Laws third Tuesday of November

Somerville Savings Bank
40 Union Square
Date of Incorporation, February 24, 1885

R. Jack Howard, *President*
Ernest S. Christian, *Treasurer*
John W. Pickering, L. Roger Wentworth, *Vice Presidents*
Arthur R. Hayward, Joseph E. Pemental, *Assistant Treasurers*
John F. McGann, *Clerk of Corporation*

Trustees

M. F. Ahearn, Jr.
C. J. Bateman, Jr. (Hon.)
*C. W. Birch, Jr.
R. C. Bosworth
†F. V. Bowie
J. T. Cardillo
J. A. Daniels (Hon.)
C. A. Donadio
*E. J. Hall
W. L. Hanson
*R. J. Howard
†J. F. McGann
*L. J. McKay
T. W. Morse
F. E. Nelson
*J. W. Pickering
N. A. Ray (Hon.)
A. L. Rezendes
†E. S. Rumery
T. P. Sharry
L. F. Wentworth

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Thursday of December

*Member of Board of Investment.
†Member of Auditing Committee.

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence, *President*
John N. Burnham, *Vice President*
Carl M. Olson, *Treasurer*
Mafalda A. Comstock
Robert L. Langlois
Assistant Treasurers
John J. O'Shaughnessy
Clerk of Corporation

Trustees

J. V. Achin
L. C. Broughton
*J. N. Burnham
†L. D. Clemence
*R. U. Clemence
H. DiGregorio
J. B. Dirlam
†J. K. Edwards
*J. D. Gallery
*R. R. Grimwade
W. W. Horsley
A. I. Koprowski
E. J. Martin
G. Mozley
C. M. Olson
†J. J. O'Shaughnessy
L. W. Pote
*J. E. Rischitelli
C. A. Roy
S. Simonelli
C. R. Spielvogel

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday of May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

Hezekiah P. Starr, *President*
Edwin L. Marsden
Alfred G. Morin
Walter J. Reynis
Vice Presidents
Charles S. Putnam
Clerk of Corporation
Robert G. Worthington
Treasurer
Hezekiah P. Starr
Chairman of Board

Trustees

M. W. Bemis (Hon.)
E. P. Clark
†F. A. Hobbs
*A. S. Lacaire
L. E. Lawton (Hon.)
G. E. LeDoux
*E. L. Marsden
†J. C. McSherry
*C. H. Meloche, Jr.
*A. G. Morin
*R. G. Prouty
C. S. Putnam
*W. J. Reynis
R. Sagendorph
M. Sebring
*H. P. Starr
†V. Tolis
R. G. Worthington

Deposits go on interest first business day of each month

Dividends are payable 1st Monday of February, May, August and November

Annual meeting date as provided for in By-Laws first Tuesday of June

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness, *President*
Victor E. Quillard, *Vice President*
Andrew B. Wallace, *Clerk of Corporation*
Victor E. Quillard, *Treasurer*
Ralph M. Harlow
Warren A. Hastings
Henry L. Waltermire
Assistant Treasurers

Trustees

*R. B. Atkinson
*H. C. Beaver, Jr.
E. J. Brennan, Jr.
D. E. Burbank, Jr.
†J. B. Donovan
R. J. Epstein
†F. H. Faulstich
*G. C. Holderness
H. C. Ide
V. E. Quillard
I. A. Quimby
*J. B. Richardson, Jr.
J. C. Sevey
L. W. Stone
*R. A. Studley
R. F. Tuveson
†A. B. Wallace, III
S. F. Young

Deposits go on interest from day of deposit

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws second Tuesday of November

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices
1899 Wilbraham Road
1235 Sumner Avenue
1359 Springfield Street, Agawam
6 Somers Road, East Longmeadow

Bernard H. McMahon, *President*
Murray F. Lynch
Alfred C. McCarthy
Vice Presidents
Robert W. Baker
Asst. Vice President
Murray F. Lynch, *Treasurer*
Stephan R. Pannier
Richard E. Pisano
Assistant Treasurers
Earl H. Paine
Clerk of Corporation

Trustees

S. F. Benson
N. Brown (Hon.)
A. A. Carroll (Hon.)
R. S. Carroll
†D. B. Collings
R. W. Crowell (Hon.)
†R. P. Dale, Jr.
E. C. Erickson
*M. L. Farrell
R. C. Flagg
G. J. Gallan
*W. H. Hayes
B. Herman
A. H. Hovey (Hon.)
S. S. Jones
†R. Keeney, Jr.
E. Kronvall (Hon.)
A. C. McCarthy
*B. H. McMahon
*T. V. Paige
K. W. Perry
J. B. Punderson
J. A. Saunders
*J. J. Shea, Jr.
E. E. Silver, Jr. (Hon.)
R. S. Spooner (Hon.)
G. W. Streeter, Jr.
W. C. Webb
F. W. Williams, Sr. (Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday of June

*Member of Board of Investment.
†Member of Auditing Committee.

Springfield Institution for Savings
1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices
561 Sumner Avenue
844 State Street
1360 Carew Street
40 Springfield Street, Agawam
724 Bliss Road, Longmeadow
1425 Westfield Street, West Springfield
70 Eastfield Mall
10 Fairfield Mall, Chicopee
465 No. Main Street, East Longmeadow
441 Cooley Street
1500 Main Street

John McP. Collins
President

John A. Vivian
Treasurer

Theodore H. Hanchett
William A. James
Harold A. Smith
Albert E. Steiger, Jr.
John A. Vivian
Vice Presidents

A. Everett Winne
Vice Treasurer

Robert A. Cross
Mary E. Falvey
June M. Haskins
Michael O. Miller
Asst. Vice Presidents

Lawrence D. Beane
Dante A. Ferioli
Mary A. Frank
Wallace H. Janes
Ruth F. Neff
John F. Reed.
Assistant Treasurers

Julius H. Appleton
Clerk of Corporation

Richard A. Booth
Chairman

Trustees

J. H. Appleton
R. A. Booth
†R. M. Brigham
S. D. Chapin
*J. McP. Collins
H. G. Dickey (Hon.)
L. W. Doherty
*H. T. Downey
J. F. Egan (Hon.)
†F. C. Emerson
H. R. Feltham (Hon.)
F. W. Fuller
*R. C. Garvey
C. N. Gibbs
T. H. Hanchett
W. A. Hebert (Hon.)
M. I. Holstein
W. A. James
P. H. Mehrtens
*S. D. Parker
M. F. Peterson (Hon.)
F. S. Pillsbury
*C. H. Schaaff
H. A. Sears (Hon.)
*A. E. Steiger, Jr.
†L. R. Wallace
C. G. Young (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws fourth Wednesday of May

STONEHAM

Stoneham Savings Bank
359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron
President

Wylie Gardt
Treasurer

Wendell H. Packard
Vice President

William H. Brock
Assistant Treasurer

Donald W. Hanson
Clerk of Corporation

Trustees

*M. E. Barron
F. S. Blanchard (Hon.)
*T. P. Devlin
†A. G. Fuller
W. Gardt
F. M. Geremonte
D. W. Hanson
E. W. Jefferson (Hon.)
F. A. Lawson (Hon.)
D. W. Leavitt
H. W. Mellett, Jr.
S. Merrifield
*E. B. Merrithew
P. A. Nelles, Jr. (Hon.)
*W. H. Packard
*G. C. Patton, Jr.
G. S. Pettengill
O. H. Saxby
L. W. Scammon
†C. H. Severance
H. R. Smith
†J. T. Whittemore
G. A. Worthen

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday of April

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein
President

Carl E. Crawford
Treasurer

Carl E. Crawford
Joseph W. Kirker
A. Boylston Nichols, Jr.
Vice Presidents

Robert E. Hallock, Jr.
A. Alan Higginbotham
Assistant Treasurers

Harold E. Hopkins
Clerk of Corporation

Ernest G. Gebelein
Chairman of Board

Trustees

W. E. Becker
M. H. Bury
†G. Cleathero
C. E. Crawford
E. N. Dodson, Jr.
*E. G. Gebelein
H. E. Hopkins
*A. L. Jennings
J. W. Kirker
*G. H. M. LeRoy
†R. K. Martin
J. F. Mozzone
*A. B. Nichols, Jr.
*W. R. Reed
†D. C. Wilbur

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Branch Office
Route 44, Raynham

Richard E. Keefe
President

Lorraine Carter
Belcher W. Stanley, Jr.
Assistant Treasurers

Charles A. Eldridge
Vice President

T. Howard Donahue
Clerk of Corporation

Arthur J. F. Tutton
Treasurer

Trustees

J. L. Bethel
H. W. Briggs, Jr.
R. B. Champagne
G. F. Clapp
M. L. Costa
W. P. Dickerman
*C. A. Eldridge
P. B. Gay
†H. C. Gill, Jr.
A. E. Gutman
*R. E. Keefe
R. E. Knowles
*J. F. Leddy
†D. A. Littlefield
*G. M. Owen
J. F. Parker
*S. H. Rhodes
C. S. Robertson
*G. M. Seemann
†S. P. Sowiecki
F. L. Tripp
A. J. F. Tutton

Deposits go on interest first business day of each month
Dividends are payable 1st business day of January, April, July and October
Annual meeting date as provided for in By-Laws first Thursday of January

*Member of Board of Investment.
†Member of Auditing Committee.

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot
Main Street, East Douglas

Lawrence S. Voss
President

Charles C. Ballou
Richard S. Douglas
Frederick M. Palmer, Jr.
Vice Presidents

Richard S. Douglas
Treasurer

Mildred E. Eastman
Gordon E. Kollett
Assistant Treasurers

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich
†F. Andrews
*C. C. Ballou
H. Buma
G. P. Carver, Jr.
†R. B. Clarke
M. N. Cohan
*W. J. Crawley, Jr.
J. M. Dauray
R. S. Douglas
G. W. Guertin
G. E. Kollett
T. J. Lynch
N. H. Morin
*F. M. Palmer, Jr.
R. A. Pelland
*J. A. Quinn
L. C. Ramelli
A. A. Sabatinelli
S. R. Scott (Hon.)
*L. S. Voss
P. S. Wheelock

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday of January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

William R. Spaulding
President

Forrest E. Carter
William E. Jones
Donald E. Garrant
Vice Presidents

Leonard H. Garfield
Asst. Vice President

Julian V. Lyon
Treasurer

Leonard H. Garfield
Donald E. Garrant
Gladys Parker
Assistant Treasurers

William R. Spaulding
Chairman of Board

William J. Lee
Clerk of Corporation

Trustees

J. E. Anderson
†M. G. Beebe
*F. E. Carter
L. Day
G. J. Evans
E. H. Fairbanks
S. Fisher
D. E. Garrant
*W. E. Jones
W. J. Lee
J. V. Lyon
†H. S. MacLellan
F. C. McGrath, Jr.
A. S. North (Hon.)
P. A. Perkins
†R. A. Sayce
*W. R. Spaulding
*M. F. Stoddard, Jr.
L. J. Wilson
R. H. Wingate
J. B. Wiswall
*K. A. Worthen

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices
432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

George D. DeGrasse
President

Clarence G. Brewster
Philip A. Lashway
Vice Presidents

Lester J. Johnsen
Clerk of Corporation

Philip A. Lashway
Treasurer

Willard T. Crossman
Nicholas Noun
Vice Treasurers

Lawrence M. Butchart
Arthur M. Butler, Jr.
Eleanor L. Dow
Richard A. Mullen
Ralph A. Sederquist
Assistant Treasurers

Trustees

*C. G. Brewster
G. P. Davis (Hon.)
*G. D. DeGrasse
A. DeVincent
P. L. Flynn (Hon).
R. S. Flynn
W. E. Glancy (Hon.)
*N. B. Goldberg
I. B. Hardy
†H. F. Howe
†L. J. Johnsen
P. A. Lashway
*F. J. Mooney, Jr.
T. J. Murphy
*J. F. Robinson
C. M. Sheer
†R. L. Whipple
*B. F. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

L. Robert Campbell
President

Harold O. Graves
Exec. Vice President

John MacNeish
Treasurer

John E. Carroll
Robert W. Fitzgerald
Irene B. King
Donald R. Vorce
Assistant Treasurers

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson
J. A. Bryson (Hon.)
L. B. Campbell (Hon.)
*L. R. Campbell
*N. Falk
H. O. Graves
R. Higney
C. T. Hinckley
*I. A. Hodgen
L. R. Hyde
*W. M. Hyde
*F. J. Kardas
†J. F. Nields
†R. H. Quigley
F. J. Quilitzsch
†F. Rindge, Jr.
H. R. Salem

Deposits go on interest from day of deposit

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
117 Main Street, Falmouth

Frank L. Nickerson, *President*
Harry B. Metcalfe, *Vice President*
Herbert E. Hunziker, *Clerk of Corporation*
Donald R. Brown, *Treasurer*
Paul E. English
Thomas S. Olsen, *Assistant Treasurers*
Frank L. Nickerson, *Chairman of Board*

Trustees

‡R. A. Anthony
‡J. M. Balano
‡K. J. Bruce
C. Cronig
L. M. Flanders
C. A. Griffith
H. E. Hunziker
‡I. Issokson
‡J. S. Kenyon
R. D. Kiernan
*F. MacGregor
C. A. MacKenzie, Jr.
H. B. Metcalfe
†J. Motta
*F. L. Nickerson
*A. L. Pappi
W. E. Rowley
R. H. St. Jacques
J. W. Wickenden
S. H. Wright

Deposits go on interest from day of deposit

Dividends are payable 1st Monday of each month

Annual meeting date as provided for in By-Laws fourth Monday of March

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24 ,1882

Charles E. Shepard, Sr., *President*
Malcolm R. George, *Exec. Vice President*
William N. Wright, Sr., *Clerk of Corporation*
Bertram W. Perkins, Sr., *Vice President*
Malcolm R. George, *Treasurer*
Lloyd A. Rice, *Assistant Treasurer*

Trustees

F. J. Bell
J. A. Blanchard
P. F. Carroll
M. R. George
S. A. Korzec
W. McWhirter (Hon.)
J. Orszulak
R. R. Paine (Hon.)
C. F. Pease (Hon.)
B. W. Perkins, Sr.
*B. W. Perkins, Jr.
*C. E. Shepard, Sr.
†C. E. Shepard, Jr.
J. Spencer
†R. B. Tuttle
V. B. Tuttle (Hon.)
*H. J. Wardwell
W. G. Wood
W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday of April

WATERTOWN

Watertown Savings Bank
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain, Jr., *President*
Logan S. Field
J. Stephenson Hemphill
W. Irving Middleton, *Vice Presidents*
Richard E. Bolton, *Treasurer*
Robert B. Harris
Marguerite M. Hooley
John A. Loring, Jr.
Frank J. McAuley, *Assistant Treasurers*
Donald O. Hawes, *Clerk of Corporation*

Trustees

R. E. Bolton
C. W. Chamberlain (Hon.)
*C. W. Chamberlain, Jr.
R. B. Chase
*L. S. Field
W. S. Field (Hon.)
J. C. Haartz, Jr.
D. O. Hawes
†J. E. Heffernan
*J. S. Hemphill
H. S. Howes
A. A. Huse (Hon.)
J. H. Lewis
R. Massa
†G. McNally, Jr.
*W. I. Middleton
S. P. Mugar
*R. Porter
T. J. Scott
H. A. Smith (Hon.)
R. S. Sparrow
†G. B. Wellman
*R. T. Westcott

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street

Date of Incorporation, March 16, 1868

Branch Office
343 Main Street, Oxford

Joseph M. Morse, *President*
Hugh W. Crawford
Donald I. Hey
David W. Horsley
George F. White, *Vice Presidents*
David W. Horsley, *Treasurer*
Margaret C. Canavan
Frank P. Stefanik, *Assistant Treasurers*
Joseph M. Morse, *Chairman of Board*
H. Craigin Bartlett, *Clerk of Corporation*

Trustees

†H. C. Bartlett
†D. S. Bayer
B. F. Brigandi (Hon.)
J. Chmielewicz
A. L. Corrado
*H. W. Crawford
W. L. Dugan
R. H. Eaton
G. Gromelski
A. Heller
*D. I. Hey
D. W. Horsley
R. S. Howland
R. K. Hubbard (Hon.)
J. P. Ivascyn
J. A. Kelly, Jr.
*L. E. Leboeuf
D. Luther
*J. M. Morse
R. W. Sheldon, Jr.
†J. P. Trull
F. S. Waite
*G. F. White
A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday of May

‡Member of Board of Investment.
*Member of Auditing Committee.

WELLFLEET

Wellfleet Savings Bank
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen
President

Charles E. Frazier, Jr.
Paul J. Lussier
Vice Presidents

Robert C. Dickinson
Treasurer

Bernice O. Sturtevant
Assistant Treasurer

Clarence S. Smith
Clerk of Corporation

Trustees

†H. C. Atwood
R. R. Bell
*L. E. Cardinal
†H. W. Carlson
R. A. Chase (Hon.)
*H. A. Curtis
R. C. Dickinson
*C. W. Downs, Jr.
J. R. Dyer, Jr.
C. E. Frazier, Jr.
*W. Hokkanen
K. E. Paine
*E. F. Rose
†N. C. Young

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Friday of January

WESTBOROUGH

Westborough Savings Bank
33 West Main Street

Date of Incorporation, February 9, 1869

Branch Office
58 West Main Street, Northborough

Walter A. Kinell, Jr.
President

Hugh K. Tufts
Joseph G. Nason
Vice Presidents

George R. Marcy
Treasurer

Alan E. Ohlson
Assistant Treasurer

Hugh K. Tufts
Chairman of Board

Edwin P. Fairbanks
Clerk of Corporation

Trustees

*C. H. Carlson
*G. H. Carlson
*R. G. Daniel
C. N. Duckworth
†E. P. Fairbanks
J. M. Foster
R. X. Gannon
†R. N. Hennessy
J. A. Heywood
A. C. Hulbert
A. Kalenian
*W. A. Kinell, Jr.
G. R. Marcy
*J. G. Nason
†D. Newton
J. G. O'Neil
B. C. Tashjian
*H. K. Tufts
E. L. Uhlman

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Thursday of January

WESTFIELD

Westfield Savings Bank
141 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices
206 Park Street, West Springfield
655 Main Street, Agawam
27 Arnold Street

Arthur W. Knapp
President

David C. Colton
Wesley L. Mitchell
Vice Presidents

Thomas J. Howard, Jr.
Asst. Vice President

Harris J. Bond
Treasurer

Ernest Cornelius, Jr.
Roland C. Hall
Assistant Treasurers

Horace N. Fuller
Clerk of Corporation

Trustees

C. J. Arnold
†G. B. Brooks
*D. C. Colton
A. W. Elzerman
H. N. Fuller
*C. A. Godin
*A. W. Knapp
*W. L. Mitchell
R. D. Neth
*E. V. Oehlers
L. C. Parker, Jr.
J. E. Reed
†A. S. Rzewski
†P. C. Smith
H. K. Wakeman

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Wednesday of April

Woronoco Savings Bank
31 Court Street

Date of Incorporation, May 5, 1871

Branch Office
College Highway, Southwick

Roger L. Wolcott
President

Katherine L. Chapman
Asher Nesin
Vice Presidents

Andrew Anderson
Clerk of Corporation

James A. Rogers
Treasurer

Porter E. Taylor
Lee W. Webersen
Assistant Treasurers

Bemis P. Wood
Chairman of Board

Trustees

J. A. Adams
D. W. Alger
A. Anderson
W. S. Anderson
*I. C. Barnes
J. W. Buckley
†R. L. Cantell
*R. D. Carmel
*L. M. Clark
*D. D. Earle
H. P. Fowler
F. L. Goodwin
E. A. Jensen (Hon.)
*A. Nesin
†V. A. Rix
G. W. Roraback
†H. L. Ryan
H. Saffer
L. W. Shattuck (Hon.)
E. E. Smith
R. M. Wilcox
R. L. Wolcott
*B. P. Wood

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday of March

***Member of Board of Investment.**
†Member of Auditing Committee.

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Robert H. Gaughen, *President*
Robert F. Cass, *Treasurer*
Charles T. Coleman, Ashley B. Jones, *Vice Presidents*
James V. Miglierini, Margaret R. Santacroce, *Assistant Treasurers*
William F. Meara, Jr., *Clerk of Corporation*
Robert H. Gaughen, *Chairman of Board*

Trustees

J. Alden
†H. E. Bowmar
*G. F. Brady
*C. T. Coleman
*R. H. Gaughen
J. W. Gunville
W. A. Hodges (Hon.)
J. J. Holland
*A. B. Jones
G. E. Lane
G. E. Lane, Jr.
†P. D. MacElhiney
W. F. Meara, Jr.
*R. H. O'Brien
E. A. Perry
B. S. Pratt
R. Reidy
D. M. Tardiff

Deposits go on interest from day of deposit

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first business day of January

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

Branch Office
126 Main Street

F. William Lawton, *President*
George F. Gardner, *Treasurer*
John W. Field, Harold B. Nash, *Vice Presidents*
Patrick J. Buckley, Arthur R. Connelly, Carl J. Reid, Dorothea M. Scott, *Assistant Treasurers*
William P. Fillebrown, *Clerk of Corporation*
F. William Lawton, *Chairman of Board*

Trustees

†G. T. Barnes
*A. O. Bicknell
J. F. Chipman
J. H. Clapp
†H. B. Coleman
C. H. Emilson
*J. W. Field
W. P. Fillebrown
G. F. Gardner
†E. F. Hannafin
*H. Hoffman
*F. W. Lawton
C. A. R. Lewis (Hon.)
U. Motroni
E. W. Moxon (Hon.)
C. W. Nash (Hon.)
*H. B. Nash
N. R. Olander
J. W. O'Donnell
*R. G. Parker
C. P. Pillsbury
A. H. Sandwen
H. E. Scott
†R. L. Steadman

Deposits go on interest from day of deposit to dividend date

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Wednesday of March

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Branch Office
383 Bridge Street, North Weymouth

George H. Thompson, *President*
Melvin E. Sherman, *Treasurer*
Norman J. Reilly, Raymond C. Warmington, *Vice Presidents*
Robert Bates, Ruth P. Bosien, *Assistant Treasurers*
Maynard W. Allard, *Clerk of Corporation*
George H. Thompson, *Chairman of Board*

Trustees

M. W. Allard
F. Belyea (Hon.)
H. W. Bettinson
A. J. Bilodeau
F. M. Bryant (Hon.)
*T. K. Brydson
*O. D. Chiesa
E. S. Cook
†L. R. Fulton
*E. B. Given, Jr.
*E. S. Mapes
D. A. Martin
†W. McClelland
†R. C. Monahan
*N. J. Reilly
C. Settles
M. E. Sherman
*G. H. Thompson
*R. C. Warmington

Deposits go on interest from day of deposit

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Joseph W. Bjork, *President*
Reginald A. Conrad, *Treasurer*
Raymond K. Litchfield, *Vice President*
George W. Cranford, Jr., *Vice Treasurer*
George A. Brouillard, *Clerk of Corporation*
Warren R. Corliss, Helen A. Hayes, Irene R. Smith, *Assistant Treasurers*

Trustees

†F. W. Armor
*J. W. Bjork
G. A. Brouillard
*C. P. Burrill
†R. L. Cavicchi
W. B. Clark (Hon.)
R. A. Conrad
D. B. Gurney
*T. M. Harding
*H. L. Horte
†R. S. Josselyn
D. F. Leach
*R. K. Litchfield
N. G. MacDonald
C. W. Mann
*W. J. McCarthy
L. W. Ward
†H. C. Young

Deposits go on interest fifteenth business day of each month if made on or before the twenty-fourth day of the month

Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

*Member of Board of Investment.
†Member of Auditing Committee.

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Donald R. Packard
President

Ralph U. Porter, Jr.
Treasurer

Russell T. Bisbee
Herbert S. Kellogg
Vice Presidents

David P. Healy
Clerk of Corporation

Trustees

J. D. Barrus
R. T. Bisbee
†J. H. Brequet
†R. J. Daniello
*F. C. Davis, Jr.
R. E. Duda
*O. Grife
D. P. Healy
*H. S. Kellogg
†F. H. Loud
D. S. Outhuse
*D. R. Packard
L. H. Packard
*R. B. Smith
D. Tyler

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday of December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Edward B. Briggs
President

Raymond A. Mason
Treasurer

Thomas M. McMahon
Vice President

Robert L. Barschdorf
Lila L. Niles
Assistant Treasurers

Philip S. Hart
Clerk of Corporation

Trustees

*E. B. Briggs
E. J. Brundage
J. A. Burnett
W. R. Clark
J. P. English
†E. C. Gagnier
S. E. Gardner (Hon.)
*J. H. Gordon
*S. P. Graham
P. S. Hart
*R. A. Mason
T. M. McMahon
B. Mears (Hon.)
†N. Phelps
*W. W. Rudman
†L. S. Towne
L. G. Treadway (Hon.)
*P. P. Welanetz

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws last Monday of September

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson
President

Robert F. King, Jr.
Treasurer

Robert F. King, Jr.
Karl M. Parks
Marshall W. Smith
Vice Presidents

Dorothy Solander
Assistant Treasurer

Celian H. Abbott
Clerk of Corporation

Trustees

†C. H. Abbott
*A. E. Anderson
*M. R. Bateman
*W. D. Brown
†E. J. Dionne
C. D. Eldredge (Hon.)
*F. E. Hall
R. F. King, Jr.
R. R. Marr
R. E. Mathieu
K. M. Parks
L. P. Prance (Hon.)
H. R. Richards
A. B. Skelton
*M. W. Smith
†J. W. Townsend
J. J. Witt (Hon.)

Deposits go on interest from day of deposit to day of withdrawal

Diviends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Wednesday of December

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr.
President

Arnold M. Gibson
Treasurer

William J. Speers, Jr.
Vice President

Joseph C. Cioni
W. Donald Maxwell
Assistant Treasurers

Austin Broadhurst
Clerk of Corporation

James F. Dwinell, Jr.
Chairman of Board

Trustees

C. W. Bennett (Hon.)
A. Broadhurst
H. Chadwick
W. L. Davis (Hon.)
*J. F. Dwinell, Jr.
A. O. Eaton
M. T. Freeman
E. V. French (Hon.)
A. M. Gibson
J. B. Harlow
J. M. Harrington, Jr.
R. W. Hatch (Hon.)
*E. E. Hicks
*G. H. Hood
B. J. Johnson
R. B. Kittredge
†G. A. Marks
C. L. Moore
A. L. Nichols
*H. K. Porter
L. F. Sargent
F. E. Smith (Hon.)
*W. J. Speers, Jr.
*P. P. Wadsworth
J. B. Willing
†J. R. Willing

Deposits go on interest from day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

*Member of Board of Investment.
†Member of Auditing Committee.

WINTHROP

Winthrop Savings Bank
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas — *President*
Miriam L. Flinn — *Treasurer*
Kenneth B. Feeney
Harold J. Hyatt
Arthur J. Soper — *Vice Presidents*
Florence R. Cummings
Alice J. Mackey — *Assistant Treasurers*
Ernest E. Hardy — *Clerk of Corporation*
Edward R. Thomas — *Chairman of Board*

Trustees

*D. M. Boylan
L. S. Burke
*T. F. Eldracher
J. W. Etherington
K. B. Feeney
M. L. Flinn (Hon.)
*P. A. Gorman
J. Gregorie
E. E. Hardy
J. M. Harvey
A. W. Hodges (Hon.)
†E. M. Howard
*H. J. Hyatt
†A. B. Marsh
H. Rand, Jr.
*A. J. Soper
E. R. Thomas
†J. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws first business day of January

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Vernon W. Parkhurst — *President*
Alfred E. Ekberg — *Treasurer*
Charles A. Mahoney
Kenneth B. Williams — *Vice Presidents*
Henry W. Stenquist Jr. — *Vice Treasurer*
William E. Harvey
Frank W. French, Jr. — *Clerk of Corporation*
James E. Meehan, Jr. — *Assistant Treasurers*

Trustees

A. E. Ekberg
*R. J. Farrell
*F. W. French. Jr.
*E. C. Holland
D. B. Johnson
*R. E. Lentz
*C. A. Mahoney
G. M. Palage
*V. W. Parkhurst
*C. J. Peterson
*K. B. Williams

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st of each month

Annual meeting date as provided for in By-Laws second Tuesday of April

WORCESTER

Bay State Savings Bank
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Kenneth P. Higgins — *President*
Thomas L. Rooney — *Treasurer*
Francis J. Sullivan
Thomas L. Rooney — *Vice Presidents*
James M. Carpenter
Patricia A. Naumnik — *Assistant Treasurers*
Wesley E. Mellquist — *Clerk of Corporation*

Trustees

*J. P. Coakley
†W. M. Conlin
R. V. Corsini
*J. J. Curran
W. B. Dennen (Hon.)
C. N. Dewey
R. J. Donoghue
E. F. Donohue (Hon.)
*R. R. Gallagher
†R. J. Harris
F. S. Harvey
*K. P. Higgins
†J. J. Kelly
J. J. Ladden (Hon.)
D. H. Letendre
J. J. Marshall
W. E. Mellquist
N. L. Onorato
*R. C. Reidy
T. L. Rooney
T. S. Shea (Hon.)
†M. Stepanski
*F. J. Sullivan
J. A. Toomey
I. J. Yarock

Deposits go on interest from day of deposit to day of withdrawal

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Thursday of June

*Member of Board of Investment.
†Member of Auditing Committee.

People's Mechanics Savings Bank
450 Main Street
Date of Incorporation, May 13, 1864

Branch Offices
315 Main Street
Lincoln Plaza
Webster Square Plaza
Auburn Plaza, Auburn
West Boylston Street, West Boylston
West Meadow Plaza, Westboro

H. Waite Hurlburt
President

Nathan T. Bascom
Roger W. LeBlanc
Roderick H. McColl
Richard B. Jeffrey
George C. Rand, Jr.
Vice Presidents

Clayton W. Adams
L. J. Bouchard, Jr.
Sam Hokkanen
Allyn W. Krom
Ernest C. Sprague
Asst. Vice Presidents

Evelyn B. Howe
Clerk of Corporation

Roderick H. McColl
Treasurer

Russell A. Thompson
Vice Treasurer

Richard Covello
Ralph C. Croteau
Thomas S. Rogers
C. Skeels Thompson, Jr.
Assistant Treasurers

Nathan T. Bascom
Chairman of Board

Trustees

L. Anderson
R. B. Ayres
E. G. Bagley
J. L. Barsky
*N. T. Bascom
J. C. Bath
P. C. Beals
†F. T. Blake, Jr.
R. W. Booth
*H. C. Borger
R. S. Bowditch
C. R. Brownell (Hon.)
†J. Z. Buckley
J. R. Carter
J. W. Coughlin (Hon.)
J. J. Connor, Jr.
R. U. Cross (Hon.)
G. G. DeMallie
W. P. Densmore
F. H. Dewey, Jr. (Hon.)
F. H. Dewey, III
H. B. Dewey
H. H. Forbes (Hon.)
J. P. Franklin (Hon.)
H. Gooch, Jr.
W. G. Hall (Hon.)
J. F. Handfield (Hon.)
P. H. G. Harris
*R. H. Harris
G. W. Hazzard
C. D. Heywood (Hon.)
P. B. Heywood (Hon.)
W. E. Hildick
F. W. Howe, Jr.
*H. W. Hurlburt
R. B. Hutchins
L. C. Iandoli
R. V. Kesseli
C. Knight, Jr.
R. H. McColl
D. J. Milliken
T. R. Mountain
*P. R. O'Connell
†N. R. Olson
*O. R. Rudnick
*R. J. Rutherford
R. E. Secord
G. Sessions
F. W. Seymour (Hon.)
†N. L. Sharfman
R. M. Spencer (Hon.)
C. M. Stanley (Hon.)
R. M. Stobbs
J. S. Tomajan (Hon.)
M. E. Tuller (Hon.)
C. C. Turner
L. Wald (Hon.)
A. T. Wall (Hon.)
R. M. Wall
*W. J. Whipple
A. N. Whiting
N. S. Wood

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

Worcester County Institution for Savings
365 Main Street
Date of Incorporation, February 8, 1828
Branch Offices
365 Main Street
500 Pleasant Street
29 West Boylston Street
353 Grafton Street
651 Chandler Street
South Plaza Shopping Center
White City Shopping Center, Shrewsbury

Bartow Kelly
President

Arnold W. Conti
James D. Watt
Stanley G. Quackenbush
Vice Presidents
Frank A. Brown
Harold Cabot, Jr.
Carl E. MacKay
William L. Wallace
Asst. Vice Presidents

James D. Watt
Treasurer

Donald G. Anderson
William H. Barrows
Robert W. Eaton
Thomas E. Hillsgrove
Henry A. Rodowicz
Assistant Treasurers

George A. White, Jr.
Clerk of Corporation

Arnold W. Conti
Chairman of Board

Trustees

R. C. Achorn
H. A. Bowditch
E. L. Clifford
*A. W. Conti
R. Cushman
P. Fletcher
*R. F. Gow
J. N. Heald, II
*R. G. Hess
D. Hight
H. B. Jefferson
*B. Kelly
F. J. McGrath
*R. W. Mirick
†J. F. Mitchell
M. Morgan
†R. R. Neilson
*J. F. O'Keefe
A. Palmer
C. Riley
W. H. Sawyer
P. F. Schlaikjer
*A. W. Smith
R. W. Stoddard
B. C. Wheeler
G. A. White, Jr.
K. R. Woodbury

Deposits go on interest from day of deposit
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws fourth Tuesday of January

Consumers Savings Bank
316 Main Street
Date of Incorporation, April 10, 1854
Branch Offices
21 Central Square, Grafton
1057 Main Street, Holden
567 Main Street, Shrewsbury
586 West Boylston Street
Center of Auburn Mall, Auburn

Ronald W. Haselton
President

Ralph W. Hager
Exec. Vice President

Thomas S. Zocco
Vice President

Albert E. Balanger
George R. Frye
Donald L. Hall
Wesley W. Sayer
Asst. Vice Presidents

Thomas S. Zocco
Treasurer

Robert M. McKenzie
John J. O'Brien, Jr.
Roger A. Starbard
Assistant Treasurers

Philip M. Purrington
Clerk of Corporation

Trustees

†G. M. Betterley
H. M. Booth
D. P. Butler
*E. B. Coghlin
†R. S. Davis
R. J. Forkey
J. H. Greenaway, Jr.
R. W. Hager
F. L. Harrington
*R. W. Haselton
R. M. Hyde
W. C. Lane, Jr.
†D. E. Lloyd
L. C. Lougee
*R. K. Massey
G. T. Miller
J. R. Nedder
*G. A. O'Brien
P. M. Purrington
A. B. Reed
*R. Washburn
G. C. Whitney
T. S. Zocco

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment.
†Member of Auditing Committee.

YARMOUTH

Bass River Savings Bank
307 Main Street
(South Yarmouth District)
Date of Incorporation, April 15, 1874

Branch Offices
338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville

LeRoy W. Long
President

Carroll V. Murdock
Vice President

Nathan C. Austin
George F. Barabe
Asst. Vice Presidents

Carroll V. Murdock
Treasurer

Stafford I. Burrell
Theodore W. Crosby
Theodore G. Meinerth
E. Richard Sandstrand
Frank Y. Sorensen
Assistant Treasurers

William P. Swift
Clerk of Corporation

LeRoy W. Long
Chairman of Board

Trustees

E. W. Ambrose
L. C. Antonellis (Hon.)
T. B. Bearse
R. C. Cottrell
E. G. Cross
N. Crowell (Hon.)
E. R. Greene
H. L. Hayes, Jr.
G. B. Kelley
J. A. Lemos
L. W. Long
A. L. Lovequist
*R. C. Macallister
C. V. Murdock
†J. M. Newkirk, Jr.
J. R. Peterson
†R. F. Raddin
A. E. Strock
W. P. Swift
L. Warren
E. M. Webster
N. E. Welch
G. B. Weston
*E. C. Winslow, Jr.

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday of April

BOSTON

Mutual Savings Central Fund, Inc.

82 Devonshire Street

Date of Incorporation, March 2, 1932

Edward P. Clark
President

Albert A. Conrad, Jr.
Exec. Vice President

H. Waite Hurlburt
Vice President

Edward F. Barrett, Jr.
Treasurer

Philip J. Coady
Assistant Treasurer

Santo P. Pasqualucci
Director of Research

Chester W. Hardy
Clerk of Corporation

Directors

A. W. Archibald
L. R. Campbell
J. Carr
‡E. P. Clark
P. J. Coady
J. McP. Collins
A. W. Conti
‡R. G. Granger
‡C. W. Hardy
R. M. Henderson
J. W. Hull
‡H. W. Hurlburt
E. M. Kehoe
‡G. J. King
J. R. Mercer, Jr.
‡F. C. Newhall
D. A. Nyman
J. H. Pramberg, Jr.
J. T. Ransom
‡C. H. Stevens, Jr.
R. L. Wolcott

Savings Bank Investment Fund

82 Devonshire Street

Date of Incorporation, August 8, 1945

Stanwood D. Evans
President

Nathan T. Bascom
Vice President

Keith G. Willoughby
Treasurer

H. S. Payson Rowe
Assistant Treasurer

Albert A. Conrad, Jr.
Clerk of Corporation

Trustees

‡N. T. Bascom
L. R. Campbell
J. Carr
‡S. D. Evans
B. K. Garceau
T. H. Hanchett
‡L. S. Hayden
J. S. Howe
H. S. P. Rowe
W. H. Smith, 2nd
K. G. Willoughby

Savings Banks Employees Retirement Association

111 Devonshire Street

Date of Incorporation, February 3, 1944

Stuart Shaffer
President

R. Gordon Archibald
Exec. Vice President and Secretary

Frank L. Nickerson
Vice President

Arthur C. Murray
Treasurer

Trustees

A. W. Archibald
D. A. Bogle
‡R. N. Bower
‡M. W. Brown
L. R. Campbell
A. G. Estes, Jr.
H. E. Fasser
J. J. Gallivan
‡F. L. Nickerson
‡A. C. Murray
‡L. S. Hayden
W. A. Kinell, Jr.
G. W. Olson
‡S. Shaffer
G. H. Thompson
J. H. Wiesman

*Member of Board of Investment.
†Member of Auditing Committee.
‡Executive Committee

ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS,

INSTITUTIONS FOR SAVINGS,

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

AND

SAVINGS BANKS EMPLOYEES

RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1971

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
	Assets		
1	Cash, checks and items	$69,044 26	$308,524 00
2	Due from banks	326,130 68	200,780 93
3	Chapter 168, s. 51A	348,320 67	—
4	U. S. Government obligations, direct and fully guaranteed	1,985,134 59	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,436,170 74	3,313,625 66
7	Bank and fire insurance company stocks, etc.	1,873,259 81	824,466 38
8	Federal Funds sold	800,000 00	50,000 00
9	Real estate loans (conventional)	16,138,526 99	12,941,991 59
10	G.I. loans (in-state)	2,028,635 91	589,611 67
11	F.H.A. loans (in-state)	2,664,291 08	186,441 49
12	G.I. loans (out-of-state)	—	1,199,477 24
13	F.H.A. loans (out-of-state)	1,474,434 39	274,773 56
14	Personal loans	168,627 22	1,140,081 65
15	Other loans	375,039 95	960,766 68
16	Banking premises	73,193 05	186,795 52
17	Furniture and fixtures	53,960 91	74,787 66
18	Other real estate owned, etc.	—	4,273 42
19	Taxes and insurance paid on mortgaged properties	1,719 00	2,075 03
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	26,063 78	18,557 53
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	61,462 69	63,501 13
24	Total	**$32,904,016 72**	**$22,340,532 14**
	Liabilities		
25	Ordinary deposits	$23,720,877 31	$13,815,103 30
26	Daily Interest Account deposits	—	6,809 84
27	Special Notice Account deposits	988,965 55	4,661,533 41
28	Systematic Savings Account deposits	—	93,859 29
29	Term Deposit Accounts	4,517,088 87	1,349,697 67
30	Club deposits	7,566 60	9,460 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	96,518 55	175,319 59
34	Due to mortgagors	368,989 00	303,107 33
35	Mortgagors' payments not applied	110,073 88	56,018 66
36	Net interim income	144,470 76	—
37	All other liabilities	7,945 69	41,843 49
38	Guaranty Fund	1,371,000 00	917,933 25
39	Percentage to total deposits	4.69	4.60
40	Other surplus accounts	1,570,520 51	909,846 31
41	Percentage to total deposits	5.37	4.56
42	Total	**$32,904,016 72**	**$22,340,532 14**
	General Information		
43	Number of deposit accounts October 31, 1970	7,105	7,385
44	Number of deposit accounts opened during period	1,196	1,314
45	Number of deposit accounts closed during period	806	862
46	Number of accounts October 31, 1971	7,495	7,837
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,490,920 84	$1,009,597 17
49	Number of deposits made during period	20,296	23,771
50	Number of withdrawals made during period	13,663	11,810
51	Amount deposited during period	$10,237,677 80	$6,348,814 39
52	Amount withdrawn during period	$8,983,076 67	$5,275,092 30
53	Average amount in each account	$3,990 00	$2,534 00
54	Number of real estate loans October 31	1,860	1,606
55	Average real estate loan	$11,992 00	$9,460 00
56	Number of other loans October 31	326	1,353
57	Average other loan	$1,668 00	$1,553 00
58	*Gross income received during period	$2,088,021 36	$1,339,225 25
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$138,241 66	$93,651 30
60	*Bank building occupancy	33,936 82	22,099 40
61	Advertising	19,921 56	13,618 27
62	Contributions, etc.	4,167 11	3,629 70
63	State tax	25,410 66	9,317 04
64	Miscellaneous	88,118 69	79,504 27
65	Total of above costs per $1,000 of deposits	10 59	11 13

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION OR SAVINGS IN THE TOWNS OF ALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
$71,004 45	$424,309 18	$708,539 15	$545,964 34	$17,809 55	1
283,920 82	150,146 92	189,763 27	334,475 30	338,681 64	2
—	120,000 00	423,624 34	924,309 00	—	3
3,464,230 23	2,100,417 74	3,117,345 80	2,034,800 69	5,148,458 25	4
—	—	—	2,412,592 08	—	5
4,270,061 41	10,427,218 20	11,897,174 77	45,474,366 91	8,172,173 05	6
1,203,037 93	2,926,848 31	3,222,055 89	5,718,372 52	1,383,127 57	7
—	1,600,000 00	100,000 00	500,000 00	800,000 00	8
6,233,155 12	44,325,836 54	39,218,689 25	31,290,113 71	12,775,921 11	9
175,010 50	2,042,855 02	5,172,793 86	9,863,596 69	130,291 00	10
—	2,263,582 36	5,112,005 41	6,865,279 42		11
—	2,097,280 19	1,551,567 72	2,060,507 32	249,331 31	12
—	2,595,982 89	1,516,595 26	1,727,054 32	218,143 91	13
—	164,844 44	1,583,917 64	4,930,887 76	20,729 45	14
147,023 35	1,199,531 73	1,802,031 38	681,284 81	608,258 29	15
39,336 81	822,399 26	333,333 60	435,478 43	40,981 29	16
18,248 76	183,799 41	158,421 82	173,523 05	9,923 04	17
51,362 10	—	—	—	26,537 35	18
243 76	—	—	50,828 59	—	19
—	1,912 10	—	67,129 11	61,110 89	20
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	21
1 00	1 00	1 00	1 00	1 00	22
4,671 72	12,732 13	906,632 37	292,999 27	10,833 46	23
$5,981,946 37	**$73,504,839 00**	**$77,068,445 93**	**$116,454,028 79**	**$30,030,919 12**	24
$13,456,093 81	$36,574,330 48	$42,404,712 19	$74,575,286 60	$18,128,906 37	25
—	775,223 93	—	—	—	26
379,305 02	25,894,195 20	21,435,566 59	28,822,335 38	7,666,830 79	27
—	—	—	—	—	28
—	2,486,451 83	5,294,713 09	3,333,700 00	1,255,300 00	29
4,143 00	249,328 50	16,240 00	—	—	30
—	—	—	—	—	31
—	—	—	—	—	32
—	84,808 40	277,945 86	527,312 63	24,538 93	33
209,446 01	1,828,146 82	2,194,302 40	793,326 83	35,080 98	34
195,235 99	275,150 49	277,321 24	427,566 54	31,518 74	35
23,876 79	325,096 70	—	—	—	36
5,663 61	67,394 55	65,175 92	135,798 33	1,688 65	37
930,183 00	2,534,143 14	2,703,499 32	4,042,215 76	1,459,000 00	38
6.72	3.84	3.91	3.79	5.39	39
777,999 14	2,410,568 96	2,398,969 32	3,796,486 72	1,428,054 66	40
5.62	3.65	3.47	3.56	5.28	41
$15,981,946 37	**$73,504,839 00**	**$77,068,445 93**	**$116,454,028 79**	**$30,030,919 12**	42
6,141	23,345	21,330	42,777	9,044	43
573	6,154	4,269	6,737	688	44
479	4,142	2,891	7,696	723	45
6,235	25,357	22,708	41,818	9,009	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$666,340 47	$3,227,930 71	$3,445,798 40	$5,276,456 02	$1,373,034 43	48
15,411	100,034	100,311	173,568	21,759	49
7,843	75,540	51,812	88,304	11,878	50
$3,867,657 77	$33,051,978 19	$33,764,315 46	$51,932,740 04	$6,418,811 03	51
$3,064,741 02	$26,779,057 42	$26,581,521 20	$41,196,890 46	$5,992,016 24	52
$2,213 00	$2,592 00	$3,038 00	$2,552 00	$3,003 00	53
706	2,976	3,245	4,155	1,237	54
$9,077 00	$17,919 00	$16,201 00	$12,468 00	$10,811 00	55
95	549	1,969	3,829	17	56
$1,548 00	$2,485 00	$1,720 00	$1,466 00	$3,400 00	57
$903,509 07	$4,327,929 28	$4,746,146 23	$6,636,619 09	$1,838,657 44	58
$70,903 72	$274,211 61	$332,254 36	$511,474 54	$70,650 24	59
15,769 61	105,138 33	79,917 05	104,525 38	18,689 48	60
3,371 37	24,580 03	54,313 05	26,345 15	6,848 79	61
100 00	1,215 00	12,838 67	15,611 38	1,725 00	62
15,226 45	50,613 67	64,537 43	105,688 33	31,069 60	63
32,046 10	231,155 60	210,432 99	288,940 36	47,850 99	64
9 21	10 45	10 91	9 86	6 53	65

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
	Assets		
1	Cash, checks and items	$85,322 48	$20,086 46
2	Due from banks	144,814 72	28,818 12
3	Chapter 168, s. 51A	—	23,125 00
4	U. S. Government obligations, direct and fully guaranteed	705,654 80	769,897 32
5	State, county and municipal obligations	3,964 48	—
6	Other bonds, notes and debentures	4,593,674 94	1,685,196 95
7	Bank and fire insurance company stocks, etc.	876,339 63	370,829 49
8	Federal Funds sold	200,000 00	—
9	Real estate loans (conventional)	17,732,612 77	5,652,718 86
10	G.I. loans (in-state)	26,126 40	—
11	F.H.A. loans (in-state)	58,393 93	—
12	G.I. loans (out-of-state)	796,280 25	—
13	F.H.A. loans (out-of-state)	709,024 61	—
14	Personal loans	—	—
15	Other loans	767,877 30	263,944 90
16	Banking premises	32,895 54	19,299 15
17	Furniture and fixtures	17,863 01	5,304 02
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	6,336 54
20	Mortgage acquisition costs	991 95	—
21	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	105,462 50	4,997 32
24	Total	**$26,873,985 52**	**$8,859,407 13**
	Liabilities		
25	Ordinary deposits	$21,366,090 92	$7,876,476 59
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	1,513,987 38	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	785,700 00	—
30	Club deposits	130,092 00	12,507 75
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	21,888 49	—
33	Unearned discount	49,040 62	—
34	Due to mortgagors	420,879 13	35,097 33
35	Mortgagors' payments not applied	102,657 79	13,444 22
36	Net interim income	137,701 82	12,314 70
37	All other liabilities	132,085 47	1,526 75
38	Guaranty Fund	1,122,500 00	457,861 99
39	Percentage to total deposits	4.72	5.80
40	Other surplus accounts	1,091,361 90	450,177 80
41	Percentage to total deposits	4.59	5.71
42	Total	**$26,873,985 52**	**$8,859,407 13**
	General Information		
43	Number of deposit accounts October 31, 1970	8,518	3,202
44	Number of deposit accounts opened during period	1,280	213
45	Number of deposit accounts closed during period	962	185
46	Number of accounts October 31, 1971	8,836	3,230
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼
48	Amount of all dividends paid during period	$1,157,028 78	$387,868 83
49	Number of deposits made during period	28,370	6,317
50	Number of withdrawals made during period	14,163	3,212
51	Amount deposited during period	$10,781,061 87	$1,698,627 73
52	Amount withdrawn during period	$9,394,276 96	$1,414,220 46
53	Average amount in each account	$2,678 00	$2,438 00
54	Number of real estate loans October 31	1,611	1,021
55	Average real estate loan	$11,994 00	$5,536 00
56	Number of other loans October 31	335	141
57	Average other loan	$2,292 00	$1,872 00
58	*Gross income received during period	$1,720,633 77	$527,870 89
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$77,945 53	$35,150 33
60	*Bank building occupancy	14,499 46	8,546 56
61	Advertising	5,027 16	2,770 88
62	Contributions, etc.	2,398 31	781 19
63	State tax	23,003 54	6,490 72
64	Miscellaneous	60,601 02	19,387 63
65	Total of above costs per $1,000 of deposits	7 75	9 29

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	CHARLESTOWN SAVINGS BANK	
$283,523 64	$141,458 68	$919,234 33	$2,561,814 01	$659,364 11	1
329,431 89	440,015 09	2,263,762 20	1,738,636 16	1,387,922 84	2
262,383 28	—	—	—	3,409,870 77	3
902,008 92	4,729,491 56	97,879,134 26	2,611,669 76	23,001,189 58	4
—	—	9,985,544 73	348,699 04	—	5
7,242,194 28	14,383,463 28	86,946,555 43	6,285,102 68	98,738,859 08	6
2,205,905 15	3,571,154 80	12,722,381 95	71,316 70	24,295,658 76	7
250,000 00	—	8,900,000 00	—	—	8
19,340,585 31	40,200,004 48	234,110,158 34	29,326,787 60	240,261,227 99	9
2,482,710 66	15,241,795 64	59,805,615 97	2,617,180 58	22,680,257 73	10
1,758,069 11	7,694,360 33	48,327,567 90	614,001 59	27,833,278 66	11
1,769,761 84	—	69,590,673 03	1,200,670 58	33,493,416 41	12
941,627 96	—	85,946,174 74	2,961,303 82	53,551,045 02	13
127,817 42	1,370,470 53	3,618,704 92	85,398 15	1,954,751 10	14
643,294 81	1,362,685 20	12,048,465 74	2,446,721 31	11,732,463 02	15
424,924 25	165,099 02	5,234,612 67	212,054 56	1,773,501 70	16
88,583 43	164,606 92	665,718 39	64,159 66	367,858 80	17
—	197,319 09	1,915,480 52	20,035 53	568,682 18	18
—	6,707 63	—	—	—	19
6,810 35	52,309 02	463,496 04	7,643 21	204,163 92	20
21,290 07	57,430 82	630,139 72	46,489 59	353,110 68	21
3,500 00	1 00	—	1 00	1 00	22
18,111 98	16,243 61	3,800,900 87	155,353 57	1,041,852 90	23
$39,102,534 35	**$89,794,616 70**	**$745,774,321 75**	**$53,375,039 10**	**$547,308,476 25**	24
$29,158,444 25	$75,168,740 41	$434,947,173 41	$38,964,120 05	$270,116,528 17	25
—	—	—	—	—	26
7,009,854 54	1,685,072 92	180,876,991 13	6,688,766 05	165,511,333 19	27
—	—	—	—	—	28
—	4,113,620 09	46,923,054 42	2,091,844 67	45,709,443 22	29
89,847 50	114,513 50	—	175,672 00	—	30
—	—	—	—	—	31
—	—	—	59,293 56	—	32
89,154 73	183,148 60	1,938,910 66	31,343 35	3,621,808 18	33
19,800 00	268,716 31	20,927,943 57	400,588 16	8,367,409 95	34
231,789 50	309,587 88	3,788,866 67	1,802,218 50	12,666,482 22	35
(6,552 23)	210,377 92	1,343,778 79	162,933 97	1,189,484 35	36
44,726 11	101,421 90	2,102,268 94	54,774 82	1,127,024 02	37
1,404,3000 0	3,890,100 00	31,047,600 00	2,633,800 00	18,006,712 00	38
3.87	4.80	4.68	5.50	3.74	39
1,061,169 95	3,749,317 17	21,887,734 16	309,683 97	20,992,250 95	40
2.93	4.62	3.30	.65	4.36	41
$39,102,534 35	**$89,794,616 70**	**$745,774,321 75**	**$53,375,039 10**	**$547,308,476 25**	42
14,192	25,823	164,758	15,966	110,361	43
829	4,028	26,085	2,151	22,290	44
1,901	2,801	22,615	2,051	17,012	45
13,210	27,050	168,228	16,066	115,639	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,745,017 13	$4,055,000 46	$33,552,119 58	$2,286,593 77	$24,815,858 79	48
50,939	108,271	597,999	49,181	442,745	49
25,230	62,900	418,386	31,742	242,823	50
$15,997,321 40	$34,139,735 70	$205,568,121 79	$15,525,004 40	$157,991,055 93	51
$2,344,299 22	$30,157,339 30	$159,001,057 65	$12,377,629 99	$131,817,270 54	52
$2,757 00	$2,993 00	$3,940 00	$2,972 00	$4,162 00	53
1,587	4,519	31,635	1,836	14,726	54
$16,568 00	$13,971 00	$15,735 00	$20,000 00	$25,657 00	55
279	1,885	4,879	247	3,407	56
$2,764 00	$1,450 00	$3,211 00	$10,251 00	$4,107 00	57
$2,285,171 89	$5,473,327 03	$40,635,737 25	$3,055,932 90	$32,769,490 68	58
$191,652 03	$326,168 70	$2,126,453 16	$312,464 32	$1,589,473 89	59
56,319 68	54,768 93	825,225 94	57,555 51	473,140 20	60
5,226 51	43,145 56	246,257 86	12,882 43	470,289 53	61
6,939 44	6,970 00	36,000 00	4,323 88	52,095 00	62
22,399 59	54,135 00	688,000 00	39,600 00	482,730 95	63
108,793 36	213,087 04	1,246,862 82	142,256 28	798,274 70	64
10 81	8 62	7 79	11 92	8 03	65

		BOSTON	
		DORCHESTER SAVINGS BANK	EAST BOSTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$670,768 60	$167,891 72
2	Due from banks	303,185 35	869,950 81
3	Chapter 168, s. 51A	657,279 51	—
4	U. S. Government obligations, direct and fully guaranteed	954,760 45	973,250 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	40,276,324 44	15,314,659 06
7	Bank and fire insurance company stocks, etc.	9,647,267 25	5,384,985 41
8	Federal Funds sold	2,300,000 00	—
9	Real estate loans (conventional)	125,048,274 77	28,515,531 21
10	G.I. loans (in-state)	13,624,574 35	8,472,510 27
11	F.H.A. loans (in-state)	19,319,982 43	7,236,711 81
12	G.I. loans (out-of-state)	13,878,749 55	11,122,319 46
13	F.H.A. loans (out-of-state)	15,482,062 47	9,048,196 77
14	Personal loans	1,329,990 03	147,757 50
15	Other loans	2,703,537 22	911,237 66
16	Banking premises	724,924 76	308,542 53
17	Furniture and fixtures	230,245 72	116,462 73
18	Other real estate owned, etc.	448,489 93	192,517 09
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	25,202 18	82,029 90
21	Mutual Savings Central Fund, Inc.	168,666 54	53,167 21
22	Deposit Insurance Fund	2 00	1 00
23	All other assets	1,293,378 63	171,386 04
24	Total	**$249,087,666 18**	**$89,116,109 18**
	Liabilities		
25	Ordinary deposits	$144,871,438 89	$65,969,177 05
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	55,448,535 30	11,291,451 23
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	11,583,572 29	2,715,250 13
30	Club deposits	300,365 00	270,808 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	999,863 21	953,192 72
34	Due to mortgagors	6,341,807 57	248,175 68
35	Mortgagors' payments not applied	10,527,165 71	209,548 60
36	Net interim income	471,061 10	298,388 73
37	All other liabilities	308,287 30	81,952 60
38	Guaranty Fund	9,601,700 00	3,891,500 00
39	Percentage to total deposits	4.52	4.85
40	Other surplus accounts	8,633,869 81	3,186,663 94
41	Percentage to total deposits	4.07	3.97
42	Total	**$249,087,666 18**	**$89,116,109 18**
	General Information		
43	Number of deposit accounts October 31, 1970	71,615	24,955
44	Number of deposit accounts opened during period	10,907	3,741
45	Number of deposit accounts closed during period	10,515	3,791
46	Number of accounts October 31, 1971	72,007	24,905
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$11,004,187 37	$4,102,591 61
49	Number of deposits made during period	254,094	83,146
50	Number of withdrawals made during period	144,892	41,280
51	Amount deposited during period	$59,788,078 87	$27,529,565 14
52	Amount withdrawn during period	$55,473,530 13	$25,613,147 84
53	Average amount in each account	$2,943 00	$3,211 00
54	Number of real estate loans October 31	10,532	5,428
55	Average real estate loan	$17,789 00	$11,864 00
56	Number of other loans October 31	1,989	686
57	Average other loan	$2,028 00	$1,544 00
58	*Gross income received during period	$15,495,056 36	$5,612,816 50
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$743,671 27	$349,448 55
60	*Bank building occupancy	202,062 99	92,577 27
61	Advertising	65,859 23	20,112 96
62	Contributions, etc.	7,725 00	1,775 00
63	State tax	227,866 45	99,254 83
64	Miscellaneous	425,796 03	191,994 64
65	Total of above costs per $1,000 of deposits	7 89	9 44

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BOSTON

ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	HYDE PARK SAVINGS BANK	
$121,341 37	$214,933 87	$31,599 24	$291,815 78	$520,626 60	1
351,369 87	1,754,157 91	390,717 03	661,283 60	221,531 61	2
—	—	121,929 68	354,668 50	—	3
4,412,837 83	3,221,278 39	441,589 42	10,740,187 04	4,435,390 25	4
—	—	—	—	943,043 19	5
18,219,731 56	10,975,208 54	4,920,752 92	59,064,899 99	21,440,578 50	6
5,521,922 78	107,287 50	650,774 20	11,020,144 49	2,384,234 01	7
500,000 00	—	350,000 00	5,900,000 00	500,000 00	8
34,041,037 68	18,684,583 50	9,784,946 53	54,453,647 80	8,709,606 08	9
588,102 44	3,048,991 65	846,674 89	83,043,053 54	2,282,699 58	10
882,420 76	2,293,862 43	537,963 06	83,736,072 98	2,083,731 92	11
524,777 17	652,200 43	601,455 14	16,251,101 23	2,003,429 80	12
1,600,677 19	144,142 66	559,712 47	24,469,504 19	3,745,796 69	13
—	—	91,203 17	659,349 19	246,312 92	14
797,464 58	905,077 31	191,291 17	2,974,885 85	200,367 71	15
56,309 73	384,310 84	83,852 25	—	280,546 17	16
45,995 48	41,447 64	30,388 05	234,183 31	50,058 76	17
120,474 44	63,283 12	36,508 49	176,331,74	—	18
85,581 41	141 05	976 03	576,646 98	—	19
49,015 10	6,479 96	5,259 03	455,894 25	—	20
47,145 80	44,933 99	11,117 84	244,377 65	29,349 52	21
1 00	1 00	4,745 77	10,644 07	1 00	22
$70,452 59	$43,183 14	$78,758 93	$1,079,521 63	$6,879 04	23
$68,036,658 78	**$42,585,504 93**	**$19,772,215 21**	**$356,398,213 81**	**$50,084,192 35**	24
$49,904,113 23	$23,030,162 28	$10,848,858 83	$232,338,655 45	$31,622,550 89	25
—	—	—	—	—	26
2,524,297 75	10,692,869 77	5,328,407 74	54,156,045 12	11,102,820 72	27
—	—	—	—	—	28
7,423,882 89	3,499,265 00	1,956,907 40	28,787,819 37	1,205,401 17	29
—	14,709 00	4,208 00	128,888 64	148,692 00	30
—	—	—	—	—	31
—	236 09	—	—	—	32
7,029 12	14,950 96	63,483 63	1,109,788 25	173,379 50	33
—	16,849 19	39,429 53	273,373 25	—	34
144,442 63	1,466,236 82	304,914 34	2,212,867 06	1,074,284 67	35
—	49,782 03	36,525 80	918,815 59	225,569 70	36
11,088 26	45,982 36	43,536 77	13,348,863 71	305,858 64	37
3,896,480 00	2,022,650 00	656,456 64	13,913,200 00	1,825,400 00	38
6.51	5.43	3.62	4.41	4.14	39
4,125,324 90	1,731,811 43	489,486 53	9,209,879 37	2,400,235 06	40
6.89	4.65	2.70	2.92	5.45	41
$68,036,658 78	**$42,585,504 93**	**$19,772,215 21**	**$356,398,213 81**	**$50,084,192 35**	42
13,147	14,611	3,908	56,831	16,116	43
1,556	2,279	864	8,039	2,024	44
1,729	2,975	652	7,537	1,748	45
12,974	13,915	4,120	57,333	16,392	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$3,201,030 70	$1,908,661 85	$853,631 14	$16,093,482 74	$2,169,454 50	48
24,350	33,165	10,762	141,577	61,381	49
15,080	21,831	5,620	78,694	30,588	50
$16,620,809 99	$14,328,727 17	$10,623,158 92	$113,598,506 42	$14,596,238 43	51
$19,499,213 07	$13,782,361 51	$6,794,992 44	$96,796,223 00	$12,759,200 32	52
$4,613 00	$2,675 00	$4,402 00	$5,499 00	$2,680 00	53
2,069	1,687	554	19,834	1,906	54
$18,191 00	$14,750 00	$22,258 00	$13,207 00	$9,877 00	55
96	158	108	1,725	333	56
$8,307 00	$5,728 00	$2,616 00	$2,107 00	$1,341 00	57
$4,188,618 12	$2,381,717 51	$1,156,956 72	$19,063,112 53	$3,033,028 64	58
$221,464 96	$207,021 77	$85,284 16	$968,709 01	$200,563 89	59
49,273 21	62,172 83	45,553 02	150,103 90	39,380 86	60
41,865 44	12,173 50	11,976 98	159,187 34	15,608 25	61
7,205 29	3,017 64	1,985 44	10,000 00	710 00	62
65,787 28	11,203 78	14,324 63	265,432 11	41,450 03	63
96,854 52	103,782 99	46,770 28	569,415 25	97,994 21	64
8 06	10 73	11 35	6 73	9 01	65

		BOSTON	
		LINCOLN SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
	Assets		
1	Cash, checks and items	$47,243 80	$1,033,786 79
2	Due from banks	49,343 83	1,938,276 12
3	Chapter 168, s. 51A	—	767,397 20
4	U. S. Government obligations, direct and fully guaranteed	149,925 00	44,996,103 37
5	State, county and municipal obligations	—	5,550,590 65
6	Other bonds, notes and debentures	876,687 67	150,769,142 48
7	Bank and fire insurance company stocks, etc.	221,729 89	22,622,014 96
8	Federal Funds sold	500,000 00	28,500,000 00
9	Real estate loans (conventional)	~~3,733~~,695 02	187,978,219 60
10	G.I. loans (in-state)	706,774 58	68,180,907 48
11	F.H.A. loans (in-state)	—	100,058,849 46
12	G.I. loans (out-of-state)	—	59.930,056 24
13	F.H.A. loans (out-of-state)	—	120,341,513 92
14	Personal loans	49,270 59	3,366,889 55
15	Other loans	302,974 98	32,143,392 33
16	Banking premises	—	2,517,702 28
17	Furniture and fixtures	24,737 31	2,895,505 70
18	Other real estate owned, etc.	—	366,741 98
19	Taxes and insurance paid on mortgaged properties	600 53	—
20	Mortgage acquisition costs	248 46	935,679 24
21	Mutual Savings Central Fund, Inc.	6,141 72	498,542 92
22	Deposit Insurance Fund	1 00	258,238 85
23	All other assets	8,045 28	447,368 99
24	Total	**$6,677,329 66**	**$836,096,920 11**
	Liabilities		
25	Ordinary deposits	$2,877,557 31	$482,663,033 75
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,712,795 60	193,889,535 19
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	56,202,361 83
30	Club deposits	7,019 00	97,876 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	1,771 21
33	Unearned discount	2,156 89	4,140,708 93
34	Due to mortgagors	—	27,351,927 47
35	Mortgagors' payments not applied	458,467 53	17,611,492 51
36	Net interim income	21,945 43	2,601,675 91
37	All other liabilities	4,671 38	655,322 58
38	Guaranty Fund	279,092 16	32,227,600
39	Percentage to total deposits	4.98	4.40
40	Other surplus accounts	313,624 36	18,653,614 73
41	Percentage to total deposits	5.60	2.55
42	Total	**$6,677,329 66**	**$836,096,920 11**
	General Information		
43	Number of deposit accounts October 31, 1970	3,468	162,228
44	Number of deposit accounts opened during period	3 99	21,226
45	Number of deposit accounts closed during period	1,460	19,824
46	Number of accounts October 31, 1971	2,407	163,630
47	†Last rates of dividends, including extras, paid for year	5–5½	5¼–5½
48	Amount of all dividends paid during period	$338,140 64	$37,453,868 49
49	Number of deposits made during period	5,852	543,533
50	Number of withdrawals made during period	4,689	363,534
51	Amount deposited during period	$1,437,144 47	$287,641,117 33
52	Amount withdrawn during period	$1,623,237 72	$241,856,632 03
53	Average amount in each account	$2,323 00	$4,478 00
54	Number of real estate loans October 31	4 66	24,116
55	Average real estate loan	$9,529 00	$22,246 00
56	Number of other loans October 31	169	4,849
57	Average other loan	$2,084 00	$7,323 00
58	*Gross income received during period	$383,406 58	$46,155,086 33
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$43,531 65	$2,817,940 83
60	*Bank building occupancy	20,409 64	805,990 35
61	Advertising	1,801 28	425,488 89
62	Contributions, etc.	759 22	71,141 14
63	State tax	4,312 56	761,557 19
64	Miscellaneous	36,187 89	1,232,225 98
65	Total of above costs per $1,000 of deposits	19 14	8 34

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BOSTON			BRAINTREE	BRIDGE-WATER	
OUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION WARREN SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	
$1,021,738 38	$820,570 56	$1,143,458 85	$131,203 68	$152,682 48	1
371,831 17	2,552,334 46	1,279,500 43	218,336 25	469,857 82	2
520,635 15	214,900 00	531,323 30	—	—	3
6,140,712 30	17,712,492 98	17,859,800 92	733,650 00	458,303	4
327,564 16	—	—	—	—	5
71,608,688 83	133,946,028 49	61,949,303 49	6,427,357 17	3,679,304 39	6
5,031,167 60	16,095,808 62	8,539,312 63	628,228 48	874,619 56	7
1,400,000 00	6,500,000 00	9,700,000 00	1,050,000 00	—	8
85,221,162 73	187,899,616 56	95,983,518 55	21,334,191 08	13,167,670 70	9
2,700,097 34	20,809,933 40	12,044,922 20	1,987,781 31	1,798,765 64	10
6,386,200 86	43,041,591 21	11,892,524 60	1,935,640 47	803,128 57	11
20,262,466 23	19,239,915 18	24,250,831 46	186,263 67	—	12
33,326,583 82	31,450,874 00	26,172,344 78	983,769 71	—	13
200,823 76	4,602,327 35	2,140,438 28	593,301 19	433,817 22	14
3,188,876 27	9,077,570 95	3,776,743 22	944,796 15	404,237 26	15
235,501 45	2,981,776 10	539,125 88	237,330 00	110,842 21	16
151,025 37	830,273 78	240,462 74	104,698 19	68,691 44	17
1,198,174 98	103,160 25	—	—	1,532 37	18
—	—	—	—	123 30	19
—	349,515 91	121,418 54	2,678 28	167 00	20
1 00	396,065 25	255,963 98	14,843 09	19,181 37	21
1 00	—	1 00	1 00	1 00	22
145,933 14	855,858 68	1,546,638 81	287,682 05	10,220 32	23
$239,439,185 54	**$499,480,612 73**	**$279,967,643 65**	**$37,801,751 77**	**$22,453,145 99**	24
$169,544,416 51	$397,375,069 07	$162,900,539 05	$21,851,645 69	$16,827,470 91	25
—	—	—	—	—	26
12,663,850 15	29,860,716 84	68,101,163 64	10,406,704 53	2,550,516 50	27
—	—	—	—	—	28
34,146,820 98	21,998,210 72	17,645,334 20	1,041,665 51	335,333 43	29
118,570 00	1,450,133 83	—	63,804 00	139,212 00	30
—	—	—	—	—	31
—	—	524,537 15	—	—	32
1,538,192 12	1,505,062 06	2,063,194 04	141,685 74	61,953 38	33
482,597 71	7,743,575 77	925,365 32	1,121,039 30	268,123 81	34
7,983,002 28	3,097,351 43	7,079,689 37	945,414 08	263,072 33	35
540,236 96	1,164,370 46	1,000,850 15	—	—	36
847,549 46	468,324 64	474,579 15	190,404 71	35,027 50	37
7,145,000 00	20,272,963 00	12,941,744 05	1,040,400 00	995,600 00	38
3.30	4.50	5.20	3.11	5.02	39
4,428,948 37	14,544,834 91	6,310,647 53	998,988 21	976,836 13	40
2.05	3.23	2.54	2.99	4.92	41
$239,439,185 54	**$499,480,612 73**	**$279,967,643 65**	**$37,801,751 77**	**$22,453,145 99**	42
40,610	119,891	60,555	11,155	9,672	43
9,681	21,235	10,592	3,281	1,491	44
6,799	16,836	8,386	2,092	1,377	45
43,492	124,290	62,761	12,344	9,786	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$10,992,180 43	$22,271,314 08	$12,142,917 75	$1,733,246 91	$970,874 51	48
140,934	757,711	202,249	63,555	35,839	49
72,470	356,410	94,127	31,740	18,866	50
$94,520,426 04	$212,561,984 69	$99,435,858 55	$19,087,769 85	$8,253,038 51	51
$78,557,751 04	$168,869,135 23	$80,751,836 10	$14,333,729 52	$7,248,843 06	52
$4,975 00	$3,614 00	$3,962 00	$2,698 00	$2,003 00	53
7,135	16,207	10,662	1,576	2,015	54
$20,728 00	$18,661 00	$15,977 00	$16,769 00	$7,826 00	55
1,223	4,558	2,425	753	690	56
$2,772 00	$3,001 00	$2,440 00	$2,043 00	$1,215 00	57
$14,650,834 59	$28,470,730 59	$16,151,628 13	$2,221,224 81	$1,362,603 01	58
$440,811 18	$1,898,508 02	$827,974 11	$193,791 06	$116,375 07	59
76,276 14	728,499 47	214,009 96	49,386 95	37,779 27	60
247,994 89	242,203 27	173,043 84	29,442 49	14,454 98	61
17,162 89	51,400 00	8,485 00	200 00	3,143 87	62
245,000 00	420,531 06	281,000 00	29,292 60	14,143 24	63
408,759 37	914,992 65	533,135 80	130,265 98	101,618 22	64
6 64	9 47	8 19	12 98	14 58	65

		BROCKTON	
		BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON
	Assets		
1	Cash, checks and items	$398,794 81	$176,593 90
2	Due from banks	291,589 63	150,922 29
3	Chapter 168, s. 51A	500,000 00	—
4	U. S. Government obligations, direct and fully guaranteed	504,486 88	99,600 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	14,210,712 51	5,437,683 82
7	Bank and fire insurance company stocks, etc.	3,790,131 44	2,639,090 08
8	Federal Funds sold	400,000 00	300,000 00
9	Real estate loans (conventional)	45,370,125 98	24,190,763 60
10	G.I. loans (in-state)	8,501,419 40	3,509,697 39
11	F.H.A. loans (in-state)	10,839,449 70	388,405 95
12	G.I. loans (out-of-state)	1,524,917 62	446,690 96
13	F.H.A. loans (out-of-state)	808,536 55	336,604 57
14	Personal loans	1,867,562 87	1,525,758 81
15	Other loans	1,844,525 91	715,760 16
16	Banking premises	278,043 02	54,999 34
17	Furniture and fixtures	264,628 52	117,046 39
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	633 10	—
20	Mortgage acquisition costs	5,186 37	58,624 66
21	Mutual Savings Central Fund, Inc.	62,027 05	40,107 94
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	230,929 81	126,967 64
24	Total	**$91,693,702 17**	**$40,315,318 50**
	Liabilities		
25	Ordinary deposits	$53,433,325 82	$24,829,653 48
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	21,281,007 70	9,908,094 94
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,527,262 36	1,008,700 00
30	Club deposits	504,808 36	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	9,539 95
33	Unearned discount	325,394 76	175,825 85
34	Due to mortgagors	1,460,092 72	619,669 00
35	Mortgagors' payments not applied	1,120,980 14	52,071 57
36	Net interim income	162,358 02	173,403 11
37	All other liabilities	174,229 29	38,791 14
38	Guaranty Fund	3,386,800 00	1,908.900 00
39	Percentage to total deposits	4.14	5.34
40	Other surplus accounts	3,317,443 00	1,590,669 46
41	Percentage to total deposits	4.06	4.44
42	Total	**$91,693,702 17**	**$40,315,318 50**
	General Information		
43	Number of deposit accounts October 31, 1970	27,210	11,651
44	Number of deposit accounts opened during period	6,077	2,028
45	Number of deposit accounts closed during period	4,171	1,833
46	Number of accounts October 31, 1971	29,116	11,846
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$4,105,276 34	$1,966,277 65
49	Number of deposits made during period	146,867	37,180
50	Number of withdrawals made during period	60,778	21,285
51	Amount deposited during period	$34,908,479 20	$12,338,125 86
52	Amount withdrawn during period	$28,562,926 29	$10,769,435 56
53	Average amount in each account	$2,790 00	$3,018 00
54	Number of real estate loans October 31	4,395	2,131
55	Average real estate loan	$15,255 00	$13,549 00
56	Number of other loans October 31	2,393	1,490
57	Average other loan	$1,551 00	$1,504 00
58	*Gross income received during period	$5,632,576 72	$2,405,048 02
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$367,194 21	$228,385 22
60	*Bank building occupancy	142,528 16	39,117 94
61	Advertising	58,099 98	34,381 90
62	Contributions, etc.	7,450 00	6,390 78
63	State tax	70,261 06	9,257 72
64	Miscellaneous	187,163 16	121,196 45
65	Total of above costs per $1,000 of deposits	10 25	12 27

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

BROOKLINE	CAMBRIDGE			CANTON	
BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	
$489,943 09	$1,038,228 82	$94,312 13	$392,163 76	$134,547 16	1
1,295,096 20	1,016,193 99	311,106 46	1,394,239 97	154,249 23	2
797,975 00	677,447 78	457,022 75	—	—	3
3,354,591 66	9,436,268 61	1,098,821 41	5,122,166 80	243,684 32	4
—	—	—	3,980 00	—	5
38,761,237 54	35,977,909 16	50,950,943 91	14,906,169 17	3,464,394 81	6
5,711,173 44	5,765,133 07	8,309,835 47	2,893,737 54	537,940 08	7
2,000,000 00	2,500,000 00	850,000 00	—	800,000 00	8
51,322,388 70	149,199,470 83	95,895,996 09	50,908,814 79	9,269,518 38	9
4,397,406 43	6,160,909 85	10,272,212 59	1,864,079 29	793,375 87	10
2,426,403 84	5,926,122 95	—	—	—	11
—	6,354,960 44	4,632,482 65	156,645 96	—	12
—	28,707,545 67	5,018,259 65	256,817 98	—	13
582,812 51	1,094,124 91	—	412,021 45	465,162 20	14
1,173,234 05	2,753,650 68	1,002,967 45	837,667 65	321,936 05	15
158,121 01	510,118 25	270,538 13	375,411 42	77,545 83	16
153,841 47	166,390 07	102,795 70	101,727 57	27,146 52	17
—	133,608 53	60,911 19	49,975 00	—	18
127 00	—	—	680 00	—	19
159,273 02	359,023 18	372,700 88	9,263 49	—	20
79,931 28	240,184 35	84,700 41	67,034 67	10,213 06	21
—	—	1 00	1 00	1 00	22
74,582 41	825,950 82	242,239 89	400,333 22	7,015 73	23
$12,938,138 64	**$258,763,241 96**	**$180,027,847 76**	**$80,152,930 73**	**$16,306,730 24**	24
$76,264,504 04	$145,622,933 54	$143,800,129 27	$66,456,629 11	$10,214,030 44	25
—	—	—	—	297,862 14	26
20,477,002 75	66,244,561 30	6,155,054 63	—	3,204,766 51	27
—	—	—	—	—	28
5,966,007 80	17,274,225 48	12,224,914 76	5,011,711 21	526,989 32	29
247,639 00	81,900 00	256,179 00	439,622 50	780 00	30
—	—	—	—	—	31
—	—	—	178,830 64	—	32
67,186 19	914,835 98	301,960 84	92,514 20	77,319 62	33
666,927 56	2,120,332 43	157,301 67	1,138,739 97	540,627 47	34
448,597 25	819,531 63	2,993,749 17	266,870 01	404,365 41	35
357,572 84	189,314 05	639,950 06	186,909 48	69,506 59	36
339,503 79	167,186 49	31,527 59	162,603 77	32,693 21	37
4,545,300 00	10,940,529 47	6,912,600 00	3,071,080 00	533,107 00	38
4.41	4.77	4.26	4.27	3.74	39
3,557,898 14	14,387,891 59	6,554,480 77	3,147,419 84	404,682 53	40
3.46	6.28	4.04	4.38	2.84	41
$12,938,138 64	**$258,763,241 96**	**$180,027,847 76**	**$80,152,930 73**	**$16,306,730 24**	42
$27,989	$54,249	$41,897	$19,674	$5,575	43
5,962	8,093	5,671	3,475	1,236	44
4,080	5,857	5,443	2,690	559	45
29,871	56,485	42,125	20,459	6,252	46
5¼–5½	5¼–5½	5¼–5½	5¼	5¼–5½	47
4,951,974 63	11,718,541 79	8,438,986 03	3,426,050 63	673,261 28	48
110,678	161,312	153,422	80,304	23,584	49
62,120	132,917	88,792	37,142	11,960	50
52,788,540 88	100,805,354 27	58,464,564 36	27,431,109 45	7,657,244 75	51
38,333,028 46	87,397,314 61	57,897,519 93	24,179,035 50	5,705,132 69	52
3,438 00	4,057 00	3,850 00	3,493 00	2,278 00	53
1,868	10,924	6,944	2,342	6 41	54
31,128 00	17,967 00	16,679 00	22,710 00	15,699 00	55
7 42	1,915	4 38	6 20	5 78	56
2,367 00	2,009 00	2,290 00	2,016 00	1,647 00	57
$6,597,804 63	$15,512,387 22	$11,818,662 86	$5,226,249 53	$929,104 88	58
$529,436 73	$807,714 61	$424,274 85	$312,987 01	$62,957 23	59
112,859 39	169,266 65	105,148 15	88,301 45	15,756 36	60
28,246 26	101,875 35	42,090 30	25,521 00	9,874 34	61
12,555 02	39,649 56	28,512 68	10,857 91	210 00	62
87,241 23	201,624 09	157,571 83	73,200 00	11,669 20	63
259,478 08	399,538 17	267,513 46	160,858 27	61,020 21	64
10 02	7 50	6 32	9 40	11 33	65

		CHELSEA	CHICOPEE
		CHELSEA-COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
	Assets		
1	Cash, checks and items	$870,657 53	$216,472 21
2	Due from banks	677,531 41	360,406 80
3	Chapter 168, s. 51A	936,956 14	25,000 00
4	U. S. Government obligations, direct and fully guaranteed	3,290,010 34	949,057 56
5	State, county and municipal obligations	—	1,236,907 55
6	Other bonds, notes and debentures	22,852,655 34	8,730,979 26
7	Bank and fire insurance company stocks, etc.	6,375,805 35	339,283 94
8	Federal Funds sold	1,500,000 00	1,000,000 00
9	Real estate loans (conventional)	83,261,697 87	23,081,500 03
10	G.I. loans (in-state)	3,881,512 89	5,027,038 90
11	F.H.A. loans (in-state)	1,414,845 74	4,271,278 20
12	G.I. loans (out-of-state)	881,403 11	256,215 63
13	F.H.A. loans (out-of-state)	747,176 62	375,145 22
14	Personal loans	1,334,534 25	759,268 08
15	Other loans	1,421,976 51	746,745 22
16	Banking premises	676,246 04	113,849 66
17	Furniture and fixtures	198,660 37	86,216 26
18	Other real estate owned, etc.	139,315 67	23,483 59
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	19,194 09	—
21	Mutual Savings Central Fund, Inc.	115,017 28	32,207 47
22	Deposit Insurance Fund	2 00	1 00
23	All other assets	1,522,907 64	195,074 06
24	Total	**$132,118,106 19**	**$47,826,130 64**
	Liabilities		
25	Ordinary deposits	$89,362,540 30	$29,878,885 86
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	16,245,506 48	10,866,310 21
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	8,720,438 38	152,502 30
30	Club deposits	—	30,956 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	20,527 82	—
33	Unearned discount	205,684 77	105,395 86
34	Due to mortgagors	6,839,111 07	1,711,703 94
35	Mortgagors' payments not applied	1,620,670 86	1,387,819 78
36	Net interim income	—	236,575 73
37	All other liabilities	164,412 59	132,181 95
38	Guaranty Fund	5,476,000 00	1,637,689 29
39	Percentage to total deposits	4.78	4.00
40	Other surplus accounts	3,463,213 92	1,686,109 72
41	Percentage to total deposits	3.02	4.12
42	Total	**$132,118,106 19**	**$47,826,130 64**
	General Information		
43	Number of deposit accounts October 31, 1970	36,143	12,501
44	Number of deposit accounts opened during period	7,996	1,573
45	Number of deposit accounts closed during period	5,090	1,364
46	Number of accounts October 31, 1971	39,749	12,710
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$5,893,063 38	$2,057,486 52
49	Number of deposits made during period	164,538	43,572
50	Number of withdrawals made during period	72,473	16,389
51	Amount deposited during period	$45,074,252 01	$11,194,965 67
52	Amount withdrawn during period	$33,613,441 66	$9,657,810 46
53	Average amount in each account	$2,950 00	$3,204 00
54	Number of real estate loans October 31	5,319	2,582
55	Average real estate loan	$16,956 00	$12,785 00
56	Number of other loans October 31	1,813	1,086
57	Average other loan	$1,520 00	$1,387 00
58	*Gross income received during period	$7,602,872 16	$2,861,063 68
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$697,703 29	$174,276 27
60	*Bank building occupancy	156,152 67	26,497 36
61	Advertising	59,918 08	21,839 18
62	Contributions, etc.	10,929 29	910 00
63	State tax	67,283 48	35,892 46
64	Miscellaneous	283,273 82	102,337 19
65	Total of above costs per $1,000 of deposits	12 02	8 85

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
$127,235 93	$32,524 75	$512,798 83	$4,211 37	$293,179 64	1
189,735 69	381,617 37	189,813 04	59,362 01	544,111 00	2
—	—	130,117 50	—	33,387 50	3
843,700 88	249,949 75	1,003,192 67	670,093 89	1,500,000 00	4
—	25,215 25	—	25,181 60	—	5
3,537,708 42	2,643,303 90	11,988,626 37	1,018,572 12	7,481,162	6
181,904 66	763,673 54	2,413,156 83	426,462 26	2,563,533 34	7
700,000 00	—	—	—	1,600,000 00	8
17,351,491 28	9,370,001 16	34,688,962 28	6,252,378 86	27,442,249 76	9
1,318,646 92	1,234,607 14	944,296 42	187,875 50	8,217,627 91	10
739,083 72	484,785 24	945,852 12	—	4,382,079 85	11
—	—	519,932 16	28,789 19	—	12
266,016 74	—	1,016,864 88	—	—	13
284,471 43	263,152 21	455,529 94	54,038 01	1,090,240 40	14
958,285 81	407,135 20	1,227,859 57	467,197 69	1,541,708 14	15
68,590 73	55,156 35	191,166 67	—	72,883 43	16
23,786 80	40,832 24	87,311 99	5,410 07	96,344 18	17
—	—	(254 21)	—	—	18
2,254 23	—	—	—	6,020 47	19
—	1,706 42	—	—	10,92	20
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	21
6,135 23	1 00	1 00	1 00	13,287 11	22
5,251 02	2,271 43	27,007 99	336 98	234,212 60	23
$26,628,229 37	**$15,968,303 62**	**$56,369,829 55**	**$9,204,694 56**	**$57,161,120 28**	24
$19,271,493 15	$10,708,287 40	$34,593,705 11	$4,450,493 02	$32,627,937 04	25
—	—	—	—	—	26
5,318,310 33	2,892,953 35⅔	13,293,064 62	3,745,893 31	12,741,525 04	27
—	—	—	—	—	28
—	592,701 93	1,743,881 81	—	4,260,214 14	29
17,152 00	—	—	—	114,217 50	30
—	—	—	—	—	31
—	—	—	—	—	32
—	50,957 73	100,211 85	33,861 49	180,935 19	33
202,091 36	156,790 55	1,842,396 15	187,482 26	595,639 08	34
47,377 44	270,578 91	1,058,692 40	72,325 24	2,142,224 08	35
58,091 62	79,643 05	256,751 05	—	—	36
1,385 85	15,474 66	(47,898 12)	975 88	(19,485 10)	37
1,196,244 73	649,100 00	1,696,000 00	333,600 00	2,411,790 00	38
4.86	4.57	3.42	4.07	4.84	39
516,082 89	551,816 04	1,815,024 68	380,063 36	2,106,123 31	40
2.10	3.89	3.66	4.64	4.32	41
$26,628,229 37	**$15,968,303 62**	**$56,369,829 55**	**$9,204,694 56**	**$57,161,120 28**	42
$9,723	$5,041	$19,112	$2,673	$16,066	43
1,165	7 72	3,733	2 09	2,716	44
9 16	9 87	2,311	1 91	1,873	45
9,972	4,826	20,534	2,691	16,909	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
1,187,717 71	692,575 69	2,363,906 18	416,485 26	2,497,879 27	48
31,776	12,929	80,935	4,465	62,113	49
15,938	9,641	52,479	1,902	40,465	50
7,829,872 69	6,178,676 82	29,420,028 48	1,554,369 35	20,515,078 68	51
6,511,008 53	5,069,309 56	23,373,684 48	1,486,659 19	16,430,285 56	52
2,466 00	2,941 00	2,416 00	3,046 00	2,923 00	53
1,821	8 37	1,882	8 17	2,945	54
10,804 00	13,249 00	20,253 00	7,918 00	13,596 00	55
710	379	956	255	1,642	56
1,750 00	1,769 00	1,761 00	2,044 00	1,603 00	57
$1,589,559 26	$978,012 16	$3,249,963 11	$559,042 27	$3,433,942 69	58
$85,479 23	$58,598 10	$247,149 03	$49,171 98	$215,631 02	59
29,026 21	9,700 29	59,011 57	2,230 70	53,072 06	60
3,267 16	3,504 84	33,959 01	783 58	53,664 75	61
823 68	155 00	7,081 48	620 00	4,205 00	62
19,851 12	10,730 82	43,207 17	6,907 47	42,924 64	63
47,938 09	39,755 67	146,144 41	23,191 87	124,462 73	64
7 58	8 62	10 81	10 11	9 95	65

		DEDHAM	EAST BRIDGEWATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
	Assets		
1	Cash, checks and items	$1,022,441 35	$128,290 35
2	Due from banks	120,726 64	267,283 63
3	Chapter 168, s. 51A	—	50,000 00
4	U. S. Government obligations, direct and fully guaranteed	10,965,031 89	1,122,802 51
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	11,030,740 20	3,044,767 34
7	Bank and fire insurance company stocks, etc.	2,581,266 65	501,665 79
8	Federal Funds sold	1,600,000 00	—
9	Real estate loans (conventional)	50,328,847 92	11,605,293 32
10	G.I. loans (in-state)	3,089,764 33	664,907 99
11	F.H.A. loans (in-state)	2,370,163 60	—
12	G.I. loans (out-of-state)	3,535,578 33	394,435 64
13	F.H.A. loans (out-of-state)	3,573,135 59	389,055 93
14	Personal loans	518,315 40	286,391 59
15	Other loans	1,084,622 87	296,840 25
16	Banking premises	160,454 24	101,360 86
17	Furniture and fixtures	162,420 47	54,256 74
18	Other real estate owned, etc.	—	2,457 59
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	32,937 45	—
21	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	9,935 13	15,948 40
24	Total	**$92,253,580 19**	**$18,946,803 82**
	Liabilities		
25	Ordinary deposits	$57,597,356 69	$12,740,360 79
26	Daily Interest Account deposits	710,801 71	—
27	Special Notice Account deposits	22,524,571 25	3,310,767 29
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	707,293 36
30	Club deposits	—	46,793 75
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	222,010 21	60,228 99
34	Due to mortgagors	1,787,956 08	366,168 79
35	Mortgagors' payments no applied	1,674,046 78	229,749 53
36	Net interim income	—	75,914 37
37	All other liabilities	89,993 02	5,488 87
38	Guaranty Fund	3,734,800 00	898,900 00
39	Percentage to total deposits	4.62	5.35
40	Other surplus accounts	3,912,044 45	505,138 08
41	Percentage to total deposits	4.84	3.01
42	Total	**$92,253,580 19**	**$18,946,803 82**
	General Information		
43	Number of deposit accounts October 31, 1970	25,991	8,163
44	Number of deposit accounts opened during period	3,934	1,234
45	Number of deposit accounts closed during period	3,412	1,034
46	Number of accounts October 31, 1971	26,513	8,363
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$4,035,481 71	825,715 56
49	Number of deposits made during period	92,312	25,685
50	Number of withdrawals made during period	49,683	17,512
51	Amount deposited during period	$31,840,036 85	$6,574,024 47
52	Amount withdrawn during period	$28,044,343 03	$5,697,589 02
53	Average amount in each account	$3,049 00	$2,004 00
54	Number of real estate loans October 31	3,934	1,297
55	Average real estate loan	$15,988 00	$10,065 00
56	Number of other loans October 31	633	431
57	Average other loan	$2,532 00	1,353 00
58	*Gross income received during period	$5,267,007 42	$1,128,445 88
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$318,065 26	$116,820 53
60	*Bank building occupancy	67,778 78	25,592 03
61	Advertising	26,180 62	10,589 87
62	Contributions, etc.	4,100 00	2,237 75
63	State tax	71,052 38	13,035 86
64	Miscellaneous	199,091 89	62,151 90
65	Total of above costs per $1,000 of deposits	8 49	13 75

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
$217,845 01	$162,359 01	$1,689 98	$113,827 13	$524,740 05	1
2,296,754 12	204,994 60	193,412 69	60,202 18	175,434 59	2
1,000 00	—	—	—	321,526 14	3
5,448,657 58	50,000 00	1,028,345 83	1,675,629 33	6,418,320 14	4
—	—	25,000 00	—	328,633 00	5
2,358,102 95	3,730,129 82	1,166,128 26	8,391,896 36	15,437,465 93	6
3,891,545 07	681,837 35	342,362 33	1,922,435 65	3,467,575 76	7
—	650,000 00	350,000 00	730,000 00	200,000 00	8
32,700,771 30	10,603,625 71	7,525,649 73	27,068,930 96	61,829,499 43	9
2,033,560 45	661,467 86	—	409,124 41	—	10
2,644,582 99	315,192 92	2,196 44	1,802,720 39	—	11
2,691,813 39	—	—	2,847,767 19	—	12
4,826,865 09	—	—	1,102,979 92	—	13
194,789 15	131,322 11	135,553 48	310,831 60	999,632 94	14
507,113 04	335,794 73	621,728 44	565,128 70	2,094,990 81	15
114,850 86	280,351 17	19,742 49	113,749 54	163,105 24	16
139,959 58	55,762 79	21,410 62	55,571 97	84,331 23	17
28,898 43	—	—	10,098 43	5,578 84	18
3,073 00	—	—	—	131 00	19
31,088 19	—	—	10,610 93	—	20
31,843 05	14,066 47	788 03	31,051 15	31,927 49	21
13,303 39	1 00	1 00	1 00	24,660 72	22
17,993 14	2,907 25	2,025 22	2,965 96	388,061 80	23
$59,194,409 78	**$17,879,812 79**	**$11,436,024 54**	**$47,225,522 80**	**$92,495,615 11**	24
$24,933,342 46	$10,129,166 73	$5,459,276 22	$31,863,454 92	$51,791,156 30	25
—	—	—	11,310 90	—	26
23,234,984 35	4,558,264 56	4,451,034 25	7,922,137 53	25,092,971 14	27
—	—	—	—	—	28
4,725,321 71	1,193,300 44	832,490 87	2,481,791 06	5,509,166 70	29
25,796 75	25,665 00	3,061 50	226,272 25	313 86	30
—	—	—	—	—	31
—	—	—	—	—	32
155,229 21	30,617 97	18,906 47	136,879 11	135,235 56	33
896,839 01	133,510 76	148,614 21	821,650 59	1,179,864 40	34
131,874 80	268,556 87	62,236 30	436,499 67	501,972 53	35
824,225 76	54,763 69	—	100,098 95	—	36
10,582 67	18,223 85	3,412 89	80,815 95	71,427 97	37
1,830,400 00	736,500 00	165,553 55	1,555,100 00	2,653,000 00	38
3.46	4.73	1.54	3.66	3.22	39
2,425,813 06	731,242 92	291,438 28	1,589,511 87	5,560,506 65	40
4.58	4.60	2.81	3.74	6.75	41
$59,194,409 78	**$17,879,812 79**	**$11,436,024 54**	**$47,225,522 80**	**$92,495,615 11**	42
$14,589	$6 ,549	$3,165	$13,583	$20,760	43
2,416	1,027	925	2,078	2,805	44
1,939	877	1,030	1,653	2,640	45
15,066	6,699	3,060	14,008	20,925	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
2,673,853 96	784,577 28	488,912 15	2,098,133 58	4,158,932 77	48
49,960	22,552	7,071	46,163	63,425	49
25,162	12,832	3,974	21,026	34,950	50
17,259,651 44	6,773,030 92	5,036,340 77	15,533,458 63	30,570,533 13	51
14,932,044 69	5,278,676 04	3,288,105 42	11,463,455 29	24,970,252 49	52
3,511 00	2,370 00	3,488 00	3,018 00	3,938 00	53
3,174	1,015	899	2,094	5,334	54
14,145 00	11,409 00	8,374 00	15,870 00	11,591 00	55
490	301	281	482	2,064	56
1,432 00	1,552 00	2,695 00	1,817 00	1,499 00	57
$3,718,336 80	$1,072,231 83	$700,681 74	$2,909,282 22	$6,014,561 98	58
$202,042 67	$80,738 84	$38,422 27	$168,185 57	$330,065 13	59
31,438 97	36,424 88	2,415 78	28,814 28	26,524 48	60
13,188 44	7,517 11	2,563 35	14,249 79	40,746 49	61
6,093 65	850 00	899 05	3,215 00	4,700 00	62
15,686 74	6,264 49	7,253 65	36,934 50	60,000 00	63
126,873 11	46,323 25	38,086 11	96,820 16	235,213 47	64
7 47	11 21	8 34	8 24	8 46	65

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
	Assets		
1	Cash, checks and items	$186,006 44	$298,645 30
2	Due from banks	439,499 61	436,943 23
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	14,089,073 40	5,293,194 84
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,280,147 12	17,939,842 21
7	Bank and fire insurance company stocks, etc.	2,942,055 62	1,275,594 34
8	Federal Funds sold	2,000,000 00	200,000 00
9	Real estate loans (conventional)	22,413,744 33	24,974,653 59
10	G.I. loans (in-state)	5,946,165 51	1,347,750 63
11	F.H.A. loans (in-state)	10,778,587 03	601,430 68
12	G.I. loans (out-of-state)	457,311 76	3,869,239 86
13	F.H.A. loans (out-of-state)	1,848,188 07	3,254,867 91
14	Personal loans	182,253 39	—
15	Other loans	608,079 76	625,220 76
16	Banking premises	467,779 29	356,013 61
17	Furniture and fixtures	66,822 16	89,274 75
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	78,468 16	66,382 94
22	Deposit Insurance Fund	16,852 73	1 00
23	All other assets	5,968 45	21,611 90
24	Total	**$75,807,002 83**	**$60,650,667 55**
	Liabilities		
25	Ordinary deposits	$41,872,302 86	$36,011,677 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	20,629,460 12	14,449,215 53
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	4,619,465 70	3,925,133 33
30	Club deposits	52,930 50	13,601 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	48,829 10	172,191 25
34	Due to mortgagors	384,870 55	952,353 74
35	Mortgagors' payments not applied	362,740 24	82,168 83
36	Net interim income	347,284 94	116,726 29
37	All other liabilities	12,427 50	20,873 19
38	Guaranty Fund	4,270,732 36	3,407,175 81
39	Percentage to total deposits	6.36	6.26
40	Other surplus accounts	3,205,958 96	1,499,551 00
41	Percentage to total deposits	4.77	2.76
42	Total	**$75,807,002 83**	**$60,650,667 55**
	General Information		
43	Number of deposit accounts October 31, 1970	16,461	15,422
44	Number of deposit accounts opened during period	1,600	2,613
45	Number of deposit accounts closed during period	1,442	2,150
46	Number of accounts October 31, 1971	16,619	15,885
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$3,676,095 35	$2,754,503 68
49	Number of deposits made during period	37,504	50,163
50	Number of withdrawals made during period	17,771	19,161
51	Amount deposited during period	$18,882,287 73	$14,062,225 75
52	Amount withdrawn during period	$16,103,400 80	$11,328,714 65
53	Average amount in each account	$4,039 00	$3,400 00
54	Number of real estate loans October 31	3,535	2,758
55	Average real estate loan	$11,724 00	$12,345 00
56	Number of other loans October 31	468	314
57	Average other loan	$1,689 00	$1,991 00
58	*Gross income received during period	$4,545,224 72	$3,496,901 91
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$216,756 19	$203,934 20
60	*Bank building occupancy	74,541 30	67,840 35
61	Advertising	16,885 85	8,828 06
62	Contributions, etc.	12,866 27	9,564 81
63	State tax	70,703 56	55,504 20
64	Miscellaneous	134,355 77	118,680 95
65	Total of above costs per $1,000 of deposits	7 83	8 53

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

FALL RIVER		FITCHBURG		FOX-BOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
341,050 63	358,457 98	360,981 01	389,916 26	28,298 27	1
179,362 98	376,551 55	667,638 29	637,278 48	304,179 42	2
40,898 30	—	171,835 28	140,801 49	—	3
3,937,133 14	2,645,078 83	—	3,816,354 29	100,000 00	4
—	—	—	100,000 00	—	5
8,412,832 95	7,788,918 05	9,435,254 48	6,074,380 93	2,087,563 07	6
2,370,502 91	981,887 78	3,159,617 17	4,052,269 11	670,961 73	7
100,000 00	550,000 00	—	900,000 00	—	8
31,786,997 01	23,183,216 43	32,336,235 06	42,559,269 04	9,515,710 66	9
695,046 40	198,545 07	6,685,262 75	3,369,025 33	660,515 16	10
849,658 25	—	9,788,263 10	7,085,801 20	298,521 70	11
2,115,807 66	—	1,979,127 75	246,609 95	—	12
2,231,943 70	—	2,284,647 28	363,516 32	—	13
1,189,147 18	—	4,122,732 16	1,059,458 12	1,482,100 76	14
1,381,634 28	743,173 48	1,592,022 37	1,369,983 48	383,437 78	15
283,945 30	104,610 00	571,615 62	480,058 00	69,661 60	16
37,162 41	52,425 65	101,841 39	159,493 98	36,361 27	17
82,877 44	—	122,854 98	215,013 82	2,873 03	18
—	407 77	—	—	70 00	19
—	—	1,654 94	—	—	20
28,523 16	42,106 13	53,597 22	79,227 99	10,066 99	21
1 00	1 00	—	1 00	1 00	22
244,445 81	101,467 97	274,636 02	319,902 71	115,780 67	23
$56,308,971 51	**$37,126,847 69**	**$73,709,817 37**	**$73,417,848 50**	**$15,766,104 11**	24
$29,572,381 59	$32,344,043 08	$44,626,299 80	$38,016,379 80	$10,153,380 90	25
—	—	—	—	—	26
14,856,875 18	—	16,320,249 99	21,423,511 45	2,598,435 17	27
—	—	—	149,017 75	—	28
4,285,409 02	1,710,072 13	5,032,217 57	4,784,381 39	1,419,952 50	29
4,343 00	35,071 00	—	—	9,437 00	30
—	—	—	—	—	31
8,886 83	—	—	2,872 83	—	32
265,682 12	—	570,865 98	151,422 72	160,400 82	33
1,620,351 64	201,321 06	1,024,152 76	689,001 11	247,794 25	34
212,745 15	86,637 74	94,125 31	542,877 59	128,948 30	35
45,280 79	—	333,378 07	—	55,445 99	36
50,384 39	20,273 60	63,495 34	331,944 05	51,533 93	37
2,227,850 00	1,616,000 00	3,097,200 00	3,142,500 00	532,874 66	38
4.57	4.74	4.69	4.88	3.75	39
3,158,781 80	1,113,428 90	2,547,831 55	4,183,939 81	407,882 59	40
6.48	3.27	3.86	6.50	2.88	41
$56,308,971 51	**$37,126,847 69**	**$73,709,817 37**	**$73,417,848 50**	**$15,766,104 11**	42
$13,793	$9,669	$26,878	$17,241	$5,849	43
1,864	974	3,872	3,621	1,369	44
1,562	1,288	4,088	3,500	718	45
14,095	9,355	26,662	17,362	6,500	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
2,471,809 13	1,895,079 59	3,380,763 54	3,333,225 96	692,670 32	48
38,875	25,385	95,776	67,803	42,446	49
18,431	11,981	54,069	29,500	14,443	50
17,849,299 86	9,140,166 26	25,547,888 82	19,018,470 05	9,513,935 48	51
14,698,565 65	7,549,868 82	23,019,734 88	17,152,897 83	7,724,525 42	52
3,456 00	3,640 00	2,475 00	3,708 00	2,180 00	53
2,472	2,127	4,121	3,440	912	54
15,243 00	10.993 00	12,879 00	15,588 00	11,485 00	55
1,370	385	3,590	1,473	1,239	56
1,876 00	1,930 00	1,592 00	1,649 00	1,506 00	57
$3,518,903 11	$2,188,340 44	$4,620,324 92	$4,504,704 14	$973,991 95	58
$198,944 73	$159,905 99	$321,373 64	$332,884 50	$66,988 38	59
56,706 55	37,529 11	104,049 50	109,185 62	20,989 01	60
16,910 84	15,761 01	62,917 76	69,639 76	11,028 60	61
10,270 86	8,788 84	4,465 00	9,385 01	1,557 93	62
47,451 83	27,446 34	53,711 27	51,450 36	10,901 61	63
104,571 06	95,816 80	218,908 51	280,453 86	65,558 36	64
8 92	10 14	11 60	13 25	12 49	65

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
	Assets		
1	Cash, checks and items	$295,465 07	$192,554 24
2	Due from banks	754,440 24	123,999 64
3	Chapter 168, s. 51A	921,690 89	—
4	U. S. Government obligations, direct and fully guaranteed	36,850 00	300,974 71
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,793,255 89	2,758,212 24
7	Bank and fire insurance company stocks, etc.	2,565,590 75	772,885 52
8	Federal Funds sold	—	450,000 00
9	Real estate loans (conventional)	51,442,777 17	11,687,532 33
10	G.I. loans (in-state)	2,274,170 35	1,314,500 58
11	F.H.A. loans (in-state)	3,076,713 07	771,039 85
12	G.I. loans (out-of-state)	3,970,042 87	736,439 61
13	F.H.A. loans (out-of-state)	6,687,603 32	517,072 23
14	Personal loans	5,314,951 06	617,173 56
15	Other loans	4,671,784 21	488,620 44
16	Banking premises	335,839 42	76,529 85
17	Furniture and fixtures	201,901 00	58,660 17
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	1,738 90
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	304,983 41	3,076 70
24	Total	**$96,675,590 20**	**$20,883,689 36**
	Liabilities		
25	Ordinary deposits	$55,796,287 60	$11,984,308 25
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	19,575,541 03	5,514,981 66
28	Systematic Savings Account deposits	—	21,664 50
29	Term Deposit Accounts	12,608,296 98	261,847 22
30	Club deposits	—	28,262 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	813,302 00	92,967 32
34	Due to mortgagors	2,245,374 73	599,005 48
35	Mortgagors' payments not applied	302,639 45	784,442 49
36	Net interim income	491,276 13	137,869 20
37	All other liabilities	89,727 25	20,314 87
38	Guaranty Fund	2,503,600 00	798,404 76
39	Percentage to total deposits	2.85	4.48
40	Other surplus accounts	2,249,545 03	639,621 61
41	Percentage to total deposits	2.56	3.59
42	Total	**$96,675,590 20**	**$20,883,689 36**
	General Information		
43	Number of deposit accounts October 31, 1970	30,483	7,729
44	Number of deposit accounts opened during period	6,511	1,559
45	Number of deposit accounts closed during period	4,091	1,067
46	Number of accounts October 31, 1971	32,903	8,221
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$4,272,421 26	$869,610 06
49	Number of deposits made during period	147,786	27,562
50	Number of withdrawals made during period	70,120	16,810
51	Amount deposited during period	$48,627,651 84	$7,268,528 31
52	Amount withdrawn during period	$36,331,887 92	$6,243,972 39
53	Average amount in each account	$2,674 00	$2,163 00
54	Number of real estate loans October 31	3,802	1,377
55	Average real estate loan	$17,741 00	$10,913 00
56	Number of other loans October 31	5,483	801
57	Average other loan	$1,821 00	$1,381 00
58	*Gross income received during period	$5,823,700 40	$1,217,066 85
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$439,355 27	$93,952 62
60	*Bank building occupancy	79,691 07	17,605 60
61	Advertising	59,647 71	5,277 84
62	Contributions, etc.	12,560 00	285 00
63	State tax	74,801 80	15,993 78
64	Miscellaneous	309,358 69	83,959 47
65	Total of above costs per $1,000 of deposits	11 09	12 21

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETWON SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
$147,748 82	$44,633 31	$289,380 18	$188,782 96	$379,123 70	1
254,148 02	217,922 14	532,237 41	157,236 63	119,728 45	2
350,000 00	—	57,596 29	—	125,121 98	3
6,146,904 37	883,335 93	3,852,887 38	1,020,355 05	4,029,406 38	4
315,000 00	—	—	168,492 38	99,067 62	5
8,060,113 53	2,065,217 54	5,018,441 31	7,815,483 59	9,147,887 13	6
2,512,929 89	566,727 60	2,461,568 91	1,972,985 63	2,428,147 53	7
100,000 00	—	600,000 00	350,000 00	900,000 00	8
31,589,979 37	5,647,850 85	27,881,924 07	29,822,381 47	30,273,123 77	9
1,629,397 19	—	3,800,464 02	291,161 97	2,386,617 58	10
—	56,130 89	—	95,107 18	2,011,886 00	11
671,285 77	—	—	646,698 95	1,144,912 09	12
—	198,449 73	—	568,234 53	1,306,313 35	13
427,386 71	239,354 49	948,250 56	545,787 43	485,504 45	14
340,632 84	82,443 43	1,642,136 40	1,754,428 71	1,275,569 55	15
252,129 25	67,737 33	150,465 14	587,625 61	324,895 83	16
87,907 75	9,260 04	45,976 12	179,093 35	74,592 43	17
—	19,299 33	—	135,275 37	—	18
—	—	2,005 75	177 03	151 00	19
97,778 27	—	686 45	225 54	—	20
49,889 74	5,224 19	24,086 90	27,477 54	35,106 21	21
1 00	1,946 26	1 00	1 00	1 00	22
470,253 40	1,059 31	11,536 38	209,612 34	4,939 68	23
$53,503,485 92	**$10,106,376 37**	**$47,319,644 27**	**$46,536,624 26**	**$56,552,195 73**	24
$36,602,165 58	$4,347,109 80	$30,291,978 63	$22,324,060 80	$31,161,366 75	25
—	—	—	—	905,199 20	26
5,623,783 56	3,556,834 08	12,519,280 94	17,868,031 61	14,339,764 83	27
396,259 65	—	—	—	107,855 60	28
4,077,044 98	1,127,326 08	—	1,526,452 80	3,158,224 28	29
75,293 50	1,990 00	270,146 00	6,890 00	88,885 48	30
—	—	—	—	—	31
209,724 34	—	—	—	—	32
61,403 42	41,772 80	92,576 01	70,062 00	134,118 40	33
594,000 46	61,733 91	606,314 07	876,575 08	901,287 45	34
241,151 84	70,245 39	64,196 61	135,985 36	708,356 43	35
—	15,857 59	211,390 63	—	—	36
74,810 88	17,674 86	19,970 93	26,403 73	74,830 73	37
2,174,100 00	344,913 52	1,646,445 93	1,855,900 00	2,470,000 00	38
4.65	3.81	3.82	4.45	4.96	39
3,373,747 71	520,918 34	1,597,344 52	1,846,262 88	2,502,286 58	40
7.21	5.76	3.70	4.43	5.03	41
$53,503,485 92	**$10,106,376 37**	**$47,319,644 27**	**$46,536,624 26**	**$56,552,195 73**	42
$11,619	$4,486	$15,912	$12,768	$16,286	43
1,748	679	1,943	1,726	1,928	44
1,049	536	1,476	1,310	1,481	45
12,318	4,629	16,379	13,184	16,733	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
2,401,914 81	456,630 53	2,045,776 34	2,116,307 73	2,512,544 32	48
41,346	14,820	60,437	31,630	44,194	49
25,518	9,539	31,089	19,994	25,713	50
13,318,560 44	3,485,973 83	15,725,860 28	13,665,742 11	15,563,997 89	51
11,264,544 64	3,263,796 73	12,139,621 44	11,471,865 24	13,343,131 67	52
3,791 00	1,951 00	2,614 00	3,164 00	2,959 00	53
1,256	585	2,674	2,770	2,920	54
26,983 00	10,090 00	11,848 00	11,344 00	12,713 00	55
407	310	1,880	1,173	803	56
1,887 00	1,038 00	1,378 00	1,961 00	2,193 00	57
3,676,457 39	621,268 68	2,764,958 81	2,790,449 04	3,353,213 83	58
$181,649 05	$59,634 32	$207,638 19	$211,289 65	$233,739 84	59
36,961 60	9,580 99	29,766 66	47,023 59	56,581 59	60
45,657 05	3,132 04	24,202 85	36,198 23	23,395 51	61
3,809 55	226 00	8,547 01	799 00	1,675 00	62
43,475 31	8,535 89	32,829 59	12,000 00	48,894 57	63
110,440 36	28,812 00	111,378 99	122,253 23	135,194 89	64
9 04	12 17	9 68	10 30	10 05	65

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$425,386 63	$304,166 51
2	Due from banks	409,908 36	1,525,054 45
3	Chapter 168, s. 51A	306,125 00	—
4	U. S. Government obligations, direct and fully guaranteed	3,201,133 19	5,687,840 01
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,447,953 38	9,846,814 29
7	Bank and fire insurance company stocks, etc.	2,324,487 00	3,389,991 40
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	26,305,255 69	48,221,394 93
10	G.I. loans (in-state)	1,699,890 50	207,804 26
11	F.H.A. loans (in-state)	1,168,791 12	62,908 64
12	G.I. loans (out-of-state)	1,703,896 07	668,784 09
13	F.H.A. loans (out-of-state)	2,171,890 55	1,806,736 27
14	Personal loans	995,691 09	634,947 61
15	Other loans	1,207,914 39	1,685,375 54
16	Banking premises	318,886 46	559,459 28
17	Furniture and fixtures	152,392 73	192,855 63
18	Other real estate owned, etc.	67,284 65	15,586 88
19	Taxes and insurance paid on mortgaged properties	222 00	131 00
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	29,361 12	23,799 76
22	Deposit Insurance Fund	10,001 00	1 00
23	All other assets	125,879 78	28,088 26
24	Total	**$45,072,160 71**	**$74,861,739 81**
	Liabilities		
25	Ordinary deposits	$25,822,739 61	$39,906,699 09
26	Daily Interest Account deposits	—	1,724,624 18
27	Special Notice Account deposits	12,129,809 32	20,879,986 06
28	Systematic Savings Account deposits	—	28,125 00
29	Term Deposit Accounts	2,273,088 31	5,972,970 00
30	Club deposits	86,610 50	154,587 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	15,158 91
33	Unearned discount	174,917 08	148,969 31
34	Due to mortgagors	1,082,163 36	1,881,275 31
35	Mortgagors' payments not applied	114,261 19	205,399 84
36	Net interim income	—	318,234 43
37	All other liabilities	70,685 51	410,511 19
38	Guaranty Fund	1,924,387 67	1,802,000 00
39	Percentage to total deposits	4.77	2.62
40	Other surplus accounts	1,393,498 16	1,413,199 49
41	Percentage to total deposits	3.46	2.06
42	Total	**$45,072,160 71**	**$74,861,739 81**
	General Information		
43	Number of deposit accounts October 31, 1970	15,253	17,522
44	Number of deposit accounts opened during period	3,032	4,128
45	Number of deposit accounts closed during period	2,547	2,739
46	Number of accounts October 31, 1971	15,738	18,911
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$2,012,924 19	$3,256,120 02
49	Number of deposits made during period	56,473	74,139
50	Number of withdrawals made during period	30,392	41,777
51	Amount deposited during period	$14,146,044 58	$39,960,143 81
52	Amount withdrawn during period	$12,159,265 27	$30,830,711 14
53	Average amount in each account	$2,556 00	$3,622 00
54	Number of real estate loans October 31	2,527	3,179
55	Average real estate loan	$13,979 00	$16,033 00
56	Number of other loans October 31	1,572	944
57	Average other loan	$1,402 00	$2,458 00
58	*Gross income received during period	$2,767,264 73	$4,554,717 12
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$227,017 09	$396,005 56
60	*Bank building occupancy	58,864 91	75,996 85
61	Advertising	17,337 83	39,707 61
62	Contributions, etc.	2,141 00	1,450 00
63	State tax	36,445 50	52,645 42
64	Miscellaneous	140,372 99	200,606 37
65	Total of above costs per $1,000 of deposits	11 98	10 79

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

HAVERHILL		HINGHAM	HOLYOKE		
THE FAMILY MUTUAL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	COMMUNITY SAVINGS BANK	HOLYOKE SAVINGS BANK	
$697,059 85	$324,453 52	$255,846 37	$381,303 68	$796,686 24	1
(23,486 86)	31,176 93	230,507 03	256,993 85	351,618 16	2
242,000 00	—	—	126,700 00	1,465,555 35	3
4,954,322 40	1,500,131 56	969,127 00	4,565,489 34	4,141,895 97	4
—	—	—	—	54,976 99	5
10,402,297 74	5,413,853 99	6,671,014 66	10,023,641 16	21,056,398 68	6
3,268,682 04	994,326 16	849,655 77	5,267,259 56	7,310,727 48	7
—	200,000 00	200,000 00	3,200,000 00	—	8
73,213,677 57	23,119,684 80	17,880,633 66	66,722,899 39	26,783,811 68	9
8,342,083 45	2,766,567 16	1,147,344 26	8,485,832 44	8,228,003 15	10
7,274,054 70	1,411,955 97	594,720 68	11,095,745 20	7,630,694 93	11
999,064 15	49,607 46	—	6,301,472 43	10,195,538 63	12
1,506,996 03	778,097 25	—	5,478,367 31	14,479,132 56	13
930,811 12	328,265 22	360,471 95	3,245,703 33	2,657,727 19	14
3,642,578 66	758,446 53	616,055 59	4,431,198 14	2,807,984 43	15
566,618 93	340,665 01	105,327 00	1,322,046 14	600,764 01	16
290,134 33	113,838 33	102,907 40	456,774 22	176,183 24	17
515,650 04	61,074 62	—	43,556 45	1,714 17	18
38,823 30	—	—	1,495 91	—	19
—	—	1,820 69	183 26	14,042 80	20
68,590 20	45,441 51	22,788 01	78,897 47	85,795 83	21
1 00	27,656 43	1 00	1 00	1 00	22
759,592 14	204,953 89	78,314 17	370,232 11	502,838 67	23
$117,689,550 79	**$38,470,826 34**	**$30,086,535 24**	**$131,856,592 39**	**$109,342,091 16**	24
$55,770,921 21	$24,067,016 38	$18,249,119 24	$68,988,853 22	$67,677,106 82	25
—	—	1,405,221 01	—	—	26
40,555,628 82	8,507,434 21	6,545,033 24	33,638,518 91	22,541,725 83	27
—	—	—	423,930 05	94,992 57	28
6,794,282 44	1,374,926 37	969,655 19	11,941,234 19	4,550,918 61	29
152,834 00	67,837 00	6,229 00	318,414 50	390,356 00	30
—	—	—	—	—	31
—	—	—	—	2,806 15	32
380,791 46	88,295 26	53,111 74	678,651 73	940,596 55	33
2,696,394 44	242,344 55	497,983 58	3,142,486 91	1,111,345 87	34
1,126,294 31	745,908 59	153,011 16	4,045,979 00	2,305,453 13	35
259,369 62	—	165,082 19	—	439,776 50	36
295,349 18	120,100 93	37,882 60	132,487 25	40,544 05	37
3,977,100 00	1,698,218 04	1,175,000 00	4,812,346 42	4,769,513 48	38
3.85	4.99	4.32	4.17	5.01	39
5,680,585 31	1,558,745 01	829,266 29	3,733,690 21	4,476,955 60	40
5.50	4.58	3.05	3.24	4.70	41
$117,689,550 79	**$38,470,826 34**	**$30,086,535 24**	**$131,856,592 39**	**$109,342,091 16**	42
$36,635	$12,242	$10,889	$34,346	$37,339	43
5,612	1,506	1,771	8,948	4,680	44
4,081	1,575	1,819	5,598	4,933	45
38,166	12,173	10,841	37,696	37,086	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
5,295,307 44	1,769,531 21	1,305,239 41	5,824,857 34	4,855,271 55	48
140,452	38,185	40,338	168,018	222,123	49
67,160	19,754	23,597	80,744	94,392	50
41,453,042 88	10,407,517 03	16,549,010 42	40,247,483 11	31,063,427 12	51
37,051,206 00	8,933,886 84	13,860,465 00	31,282,718 30	29,081,215 45	52
2,702 00	2,789 00	2,506 00	3,044 00	2,552 00	53
5,442	2,350	1,340	7,217	5,664	54
16,784 00	11,968 00	14,644 00	13,591 00	11,885 00	55
1,881	804	521	3,802	4,127	56
2,431 00	1,352 00	1,874 00	2,019 00	1,324 00	57
7,431,160 39	2,416,040 54	1,862,055 98	7,871,843 11	6,129,804 60	58
$496,165 17	$176,082 87	$139,194 16	$662,226 79	$448,774 96	59
177,310 63	60,457 21	31,707 97	181,769 89	134,183 19	60
43,823 74	16,230 95	10,733 55	106,434 95	74,222 41	61
14,105 66	1,315 00	2,709 09	8,055 00	4,140 00	62
85,800 00	25,585 04	29,950 84	62,055 09	112,872 98	63
280,874 62	117,620 27	95,261 64	423,050 23	252,329 27	64
10 64	11 70	11 39	12 55	10 82	65

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$200,432 53	$52,415 86
2	Due from banks	76,163 98	98,686 85
3	Chapter 168, s. 51A	531,854 70	—
4	U. S. Government obligations, direct and fully guaranteed	2,651,833 28	1,188,908 00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	12,779,788 95	2,657,063 50
7	Bank and fire insurance company stocks, etc.	5,528,644 73	305,347 31
8	Federal Funds sold	900,000 00	—
9	Real estate loans (conventional)	34,317,314 09	4,235,242 06
10	G.I. loans (in-state)	9,226,236 07	1,300,851 04
11	F.H.A. loans (in-state)	9,079,548 50	—
12	G.I. loans (out-of-state)	4,763,057 24	—
13	F.H.A. loans (out-of-state)	8,106,089 64	253,607 76
14	Personal loans	2,162,439 83	—
15	Other loans	2,922,557 67	269,286 74
16	Banking premises	596,542 44	36,487 26
17	Furniture and fixtures	203,473 86	10,978 05
18	Other real estate owned, etc.	115,950 65	—
19	Taxes and insurance paid on mortgaged properties	1,98 22	—
20	Mortgage acquisition costs	778 70	—
21	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
22	Deposit Insurance Fund	1 00	2 00
23	All other assets	311,055 57	3,444 03
24	Total	**$94,534,836 31**	**$10,418,376 68**
	Liabilities		
25	Ordinary deposits	$42,477,075 47	$5,233,166 81
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	29,802,583 83	3,126,972 36
28	Systematic Savings Account deposits	454,043 04	—
29	Term Deposit Accounts	8,804,841 36	1,193,692 50
30	Club deposits	302,961 10	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	13,150 78	35,100 38
33	Unearned discount	900,816 95	1,010 99
34	Due to mortgagors	2,149,767 04	7,100 00
35	Mortgagors' payments not applied	2,430,379 94	79,808 14
36	Net interim income	—	—
37	All other liabilities	141,601 47	262 50
38	Guaranty Fund	3,370,000 00	356,863 64
39	Percentage to total deposits	4.12	3.74
40	Other surplus accounts	3,687,615 33	384,399 36
41	Percentage to total deposits	4.51	4.02
42	Total	**$94,534,836 31**	**$10,418,376 68**
	General Information		
43	Number of deposit accounts October 31, 1970	22,590	4,391
44	Number of deposit accounts opened during period	4,438	543
45	Number of deposit accounts closed during period	4,082	443
46	Number of accounts October 31, 1971	22,946	4,491
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$4,217,236 75	$466,085 71
49	Number of deposits made during period	70,189	9,926
50	Number of withdrawals made during period	30,308	5,912
51	Amount deposited during period	$25,942,811 98	$3,505,452 89
52	Amount withdrawn during period	$23,323,659 43	$3,053,104 84
53	Average amount in each account	$3,547 00	$2,127 00
54	Number of real estate loans October 31	4,664	575
55	Average real estate loan	$14,042 00	$10,069 00
56	Number of other loans October 31	3,625	139
57	Average other loan	$1,403 00	$1,937 00
58	*Gross income received during period	$5,471,160 15	$616,044 95
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$335,007 57	$43,092 73
60	*Bank building occupancy	55,482 22	6,925 01
61	Advertising	56,320 80	5,571 08
62	Contributions, etc.	4,775 00	55 00
63	State tax	30,705 34	8,735 50
64	Miscellaneous	232,380 80	38,028 97
65	Total of above costs per $1,000 of deposits	8 77	10 71

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

HUDSON	IPSWICH	LAWRENCE			
HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	
$178,353 81	$148,822 24	$525,170 62	$590,703 92	$594,543 78	1
89,679 86	92,391 17	9,080 39	820,148 02	761,062 66	2
31,892 64	—	—	973,385 86	305,767 18	3
300,000 00	397,687 71	610,100 67	11,422,987 53	4,923,749 53	4
—	—	—	—	194,099 11	5
7,743,152 58	2,501,617 41	4,728,298 13	13,628,800 24	14,625,225 85	6
1,862,481 66	872,022 86	1,141,567 41	6,330,414 59	5,821,925 19	7
—	1,000,000 00	400,000 00	1,200,000 00	200,000 00	8
12,572,962 80	15,794,185 16	12,876,180 61	69,617,484 35	44,594,121 27	9
2,497,673 52	1,158,892 04	2,439,483 77	17,080,188 91	11,850,307 68	10
2,403,657 98	1,155,734 36	3,564,543 29	11,412,611 73	8,817,291 58	11
432,753 96	15,132 11	—	5,111,384 33	4,815,073 03	12
574,695 61	51,733 18	—	7,489,032 35	3,853,289 53	13
378,294 03	208,608 25	171,332 18	2,350,252 87	1,958,178 03	14
434,632 40	332,716 80	671,475 33	3,781,266 87	2,246,915 20	15
60,972 28	122,770 60	78,303 61	936,211 77	239,635 16	16
76,865 60	86,812 44	81,467 87	241,141 50	100,186 76	17
23,425 29	12,223 50	32,285 72	313,749 62	10,899 57	18
—	155 00	—	33,734 16	2,739 16	19
97 75	65 66	—	—	58,232 31	20
23,816 69	12,881 80	15,194 10	164,055 46	79,325 23	21
8,769 32	1 00	1 00	1 00	1 00	22
28,799 79	17,729 06	21,071 27	1,374,835 89	254,127 89	23
$29,722,977 57	**$23,982,182 35**	**$27,365,555 97**	**$154,872,391 97**	**$106,306,696 70**	24
$17,059,902 58	$15,134,688 42	$14,491,220 43	$82,311,611 92	$58,728,204 26	25
—	—	—	—	—	26
8,269,869 95	4,948,765 01	7,832,102 64	43,761,585 49	28,062,840 66	27
—	—	—	—	—	28
1,574,355 26	995,663 17	1,628,863 66	8,629,149 09	7,288,906 76	29
10,594 00	1,056 00	104,832 00	358,567 50	70,256 00	30
—	—	—	—	—	31
24,451 48	34,744 10	—	1,590 12	2,313 26	32
56,026 49	47,351 13	73,021 28	773,576 73	400,856 12	33
167,481 59	309,325 86	374,162 83	3,516,263 31	2,396,187 44	34
111,739 72	684,620 10	271,831 68	747,540 86	502,580 44	35
(28,070 19)	—	—	—	—	36
39,441 21	54,217 46	35,810 94	192,015 04	100,709 40	37
1,218,500 00	1,094,100 00	1,349,000 00	6,575,000 00	3,842,226 00	38
4.53	5.19	5.61	4.87	4.08	39
1,218,685 48	677,651 10	1,258,710 51	8,004,518 91	4,911,616 36	40
4.53	3.21	5.23	5.93	5.22	41
$29,722,977 57	**$23,982,182 35**	**$27,365,555 97**	**$154,872,391 97**	**$106,306,696 70**	42
$9,793	$10,013	$9,440	$37,200	$28,215	43
1,506	1,528	1,631	5,292	4,088	44
1,301	1,059	1,399	5,491	3,714	45
9,998	10,482	9,762	37,001	28,589	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
1,342,278 54	1,077,639 19	1,216,992 47	6,974,127 82	4,787,230 42	48
32,052	27,421	27,309	118,835	92,261	49
18,774	12,097	13,348	59,808	42,995	50
9,804,726 72	8,685,693 78	7,769,968 31	40,011,278 45	30,946,298 25	51
7,920,051 70	7,987,060 75	7,142,452 65	36,590,586 45	26,299,274 30	52
2,678 00	2,011 00	2,476 00	3,641 00	3,291 00	53
1,383	1,662	1,947	7,878	5,035	54
13,363 00	10,936 00	9,697 00	14,053 00	14,683 00	55
580	234	366	3,198	1,801	56
1,401 00	2,313 00	2,303 00	1,917 00	2,335 00	57
1,803,422 76	1,487,928 84	1,654,971 05	9,482,718 73	6,373,786 75	58
$163,469 84	$129,077 12	$105,180 34	$632,541 48	$428,946 83	59
49,915 31	32,866 65	28,191 18	178,898 45	77,680 93	60
14,245 39	13,011 57	23,366 00	105,314 94	73,266 45	61
935 00	570 00	5,039 10	26,242 85	19,955 30	62
24,976 37	16,186 14	17,441 75	127,838 46	85,777 48	63
98,071 79	123,247 76	77,712 50	379,187 38	243,497 74	64
13 07	14 94	10 73	10 76	9 88	65

		LEE	LEICESTER
		LEE SAVINGS BANK	LEICESTER SAVINGS BANK
	Assets		
1	Cash, checks and items	$149,099 05	$22,644 26
2	Due from banks	156,560 15	92,542 99
3	Chapter 168, s. 51A	234,903 67	—
4	U. S Government obligations, direct and fully guaranteed	399,861 51	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,414,644 76	1,874,561 43
7	Bank and fire insurance company stocks, etc.	1,972,069 73	105,656 66
8	Federal Funds sold	150,000 00	200,000 00
9	Real estate loans (conventional)	19,637,471 20	3,316,327 84
10	G.I. loans (in-state)	1,433,293 65	1,287,253 59
11	F.H.A. loans (in-state)	752,371 11	1,204,720 79
12	G.I. loans (out-of-state)	401,944 76	—
13	F.H.A. loans (out-of-state)	437,352 08	73,656 22
14	Personal loans	1,703,244 31	—
15	Other loans	963,056 60	51,587 95
16	Banking premises	167,959 44	22,400 00
17	Furniture and fixtures	57,555 45	11,686 09
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	79 00
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	25,814 31	9,744 02
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	84,159 79	2,686 69
24	Total	**$33,141,362 57**	**$8,275,548 53**
	Liabilities		
25	Ordinary deposits	$15,941,661 33	$4,905,627 88
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,154,663 71	2,319,217 39
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,407,864 45	236,400 00
30	Club deposits	581 00	541 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	6,265 40
33	Unearned discount	207,406 50	440 00
34	Due to mortgagors	742,332 59	26,865 02
35	Mortgagors' payments not applied	199,677 72	244,408 75
36	Net interim income	—	41,921 32
37	All other liabilities	5,284 03	4,122 51
38	Guaranty Fund	1,366,900 00	371,550 00
39	Percentage to total deposits	4.63	4.98
40	Other surplus accounts	1,114,991 24	118,189 26
41	Percentage to total deposits	3.78	1.58
42	Total	**$33,141,362 57**	**$8,275,548 53**
	General Information		
43	Number of deposit accounts October 31, 1970	9,265	3,164
44	Number of deposit accounts opened during period	1,321	288
45	Number of deposit accounts closed during period	1,383	263
46	Number of accounts October 31, 1971	9,203	3,189
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$2,091,476 35	$369,844 53
49	Number of deposits made during period	31,099	6,500
50	Number of withdrawals made during period	15,728	3,821
51	Amount deposited during period	$10,517,199 97	$1,796,073 23
52	Amount withdrawn during period	$9,621,692 84	$1,643,308 30
53	Average amount in each account	$3,205 00	$2,340 00
54	Number of real estate loans October 31	1,836	834
55	Average real estate loan	$12,343 00	$7,053 00
56	Number of other loans October 31	20 60	33
57	Average other loan	$1,294 00	$1,563 00
58	*Gross income received during period	$2,083,809 90	$485,913 72
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$185,582 02	$44,049 92
60	*Bank building occupancy	25,567 33	8,483 61
61	Advertising	23,117 14	7,175 26
62	Contributions, etc.	3,860 00	130 00
63	State tax	9,041 61	2,968 50
64	Miscellaneous	100,843 55	24,959 98
65	Total of above costs per $1,000 of deposits	11 80	11 76

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

LENOX	LEOMINISTER	LEXINGTON	LOWELL		
LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	
$42,100 21	$321,189 38	$70,293 77	$63,181 56	$807,704 93	1
33,416 27	187,807 57	1,857,596 71	1,049,458 09	652,823 98	2
91,592 56	27,359 22	—	—	80,000 00	3
514,764 03	3,599,563 68	1,136,664 51	17,150,046 01	4,260,350 76	4
9,668 38	—	348,132 60	—	—	5
2,011,548 26	7,614,460 01	12,753,754 25	1,150,892 76	7,751,573 46	6
572,367 08	1,813,641 93	1,271,759 22	3,826,516 85	3,946,779 22	7
100,000 00	—	—	—	4,200,000 00	8
9,609,632 90	26,574,027 96	24,863,483 24	42,214,939 53	46,857,662 05	9
284,783 21	944,277 17	1,547,348 06	9,716,298 10	9,051,043 40	10
184,586 10	608,928 78	752,853 15	10,920,526 58	8,546,035 69	11
—	—	315,209 74	3,612,911 39	899,634 05	12
227,739 15	—	995,567 19	2,228,516 02	1,258,933 20	13
411,000 60	452,530 65	439,250 91	311,478 74	1,613,913 80	14
902,095 99	714,257 09	490,205 29	2,599,973 34	2,923,984 78	15
128,540 37	319,482 24	331,362 91	442,483 66	361,369 13	16
26,242 56	56,831 18	26,303 93	34,556 85	221,803 08	17
—	34,017 99	47,594 92	(794 23)	43,771 69	18
—	8,578 85	—	202 17	—	19
—	—	1,261 96	—	100,916 01	20
12,685 90	23,653 64	14,845 45	40,022 91	118,008 54	21
1 00	1 00	13,539 96	1 00	27,834 54	22
99,376 02	203,313 36	458,383 03	2,673 83	266,892 15	23
$15,262,140 59	**$43,504,184 70**	**$47,735,410 80**	**$95,363,885 16**	**$93,991,034 46**	24
$7,065,741 03	$31,814,546 34	$27,983,274 46	$52,947,516 24	$74,930,216 03	25
—	—	—	—	—	26
6,264,573 96	5,906,662 56	12,503,123 91	31,192,676 06	8,402,503 20	27
—	—	—	—	129,283 28	28
470,282 35	807,361 52	1,952,172 75	—	—	29
194 00	25,124 00	—	36,908 00	41,217 00	30
—	—	—	—	—	31
62,100 22	—	17,668 46	—	3,983 59	32
14,017 63	74,452 80	66,528 31	93,377 00	377,319 57	33
196,539 01	617,367 70	439,069 13	441,185 84	1,100,353 66	34
110,757 64	293,511 37	1,569,478 68	623,719 44	2,170,272 75	35
—	135,458 03	213,905 81	234,293 31	204,667 00	36
8,057 31	68,160 59	75,498 14	54,706 93	88,655 21	37
647,951 07	1,959,000 00	1,300,843 99	3,409,000 00	3,914,030 75	38
4.70	5.08	3.06	4.05	4.69	39
421,926 37	1,802,539 79	1,613,847 66	6,360,502 34	2,628,532 42	40
3.06	4.68	3.80	7.56	3.15	41
$15,262,140 59	**$43,504,184 70**	**$47,735,410 80**	**$95,363,885 16**	**$93,991,034 46**	42
$3,876	$16,176	$13,687	$23,114	$46,160	43
1,191	1,851	1,915	1,919	7,301	44
599	1,829	1,621	2,047	7,019	45
4,468	16,198	13,981	22,986	46,442	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	4¾–5	47
701,053 62	1,956,442 53	2,118,060 08	4,272,671 23	3,748,804 06	48
18,827	51,268	54,142	50,641	175,550	49
8,564	25,828	30,316	21,121	88,219	50
5,415,056 34	12,984,785 85	21,519,068 12	15,021,854 46	39,887,690 64	51
4,565,087 47	11,402,177 86	17,756,439 36	14,273,289 61	33,721,052 25	52
3,089 00	2,379 00	3,035 00	3,526 00	1,790 00	53
855	2,372	1,550	6,135	5,674	54
12,055 00	11,858 00	18,371 00	11,196 00	11,740 00	55
758	711	541	1,186	2,743	56
1,732 00	1,641 00	1,718 00	2,454 00	1,660 00	57
922,464 08	2,586,081 19	2,870,084 66	5,640,126 50	5,573,393 04	58
76,916 45	156,313 98	158,347 30	250,262 94	485,024 28	59
14,776 81	42,682 51	27,499 00	80,681 37	107,412 94	60
10,609 66	14,868 32	14,076 48	23,811 74	51,433 28	61
735 00	5,412 74	895 00	11,063 44	4,535 00	62
3,018 68	31,419 85	36,100 00	80,122 34	44,377 00	63
55,960 55	92,103 48	100,733 35	111,312 04	360,547 48	64
11 74	8 90	7 95	6 62	12 62	65

		LOWELL	
		LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$587,007 03	$133,666 35
2	Due from banks	1,369,041 36	380,168 95
3	Chapter 168, s. 51A	36,000 00	—
4	U. S. Government obligations, direct and fully guaranteed	2,788,225 27	3,571,039 82
5	State, county and municipal obligations	15,000 00	—
6	Other bonds, notes and debentures	12,788,280 75	2,471,252 56
7	Bank and fire insurance company stocks, etc.	1,303,238 22	644,278 47
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	12,372,731 00	14,683,259 58
10	G.I. loans (in-state)	7,636,020 66	319,138 22
11	F.H.A. loans (in-state)	5,313,130 75	227,210 71
12	G.I. loans (out-of-state)	4,464,037 62	—
13	F.H.A. loans (out-of-state)	5,082,684 41	—
14	Personal loans	2,031,045 74	10,722 11
15	Other loans	1,546,011 25	373,652 95
16	Banking premises	185,222 17	79,341 94
17	Furniture and fixtures	150,144 06	8,759 41
18	Other real estate owned, etc.	18,776 35	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	38,885 70	12,524 35
22	Deposit Insurance Fund	27,956 01	1 00
23	All other assets	512,419 28	43,417 76
24	Total	**$58,265,857 63**	**$22,958,434 18**
	Liabilities		
25	Ordinary deposits	$33,186,239 29	$12,970,418 93
26	Daily Interest Account deposits	1,003,954 11	—
27	Special Notice Account deposits	7,169,234 60	7,312,975 89
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	11,911,730 45	—
30	Club deposits	—	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	6,642 78	—
33	Unearned discount	555,797 46	—
34	Due to mortgagors	188,941 77	248,606 00
35	Mortgagors' payments not applied	171,260 29	158,900 51
36	Net interim income	—	270,525 25
37	All other liabilities	93,927 01	8,962 24
38	Guaranty Fund	1,677,707 21	912,000 00
39	Percentage to total deposits	3.15	4.50
40	Other surplus accounts	2,300,422 66	1,076,045 36
41	Percentage to total deposits	4.32	5.31
42	Total	**$58,265,857 63**	**$22,958,434 18**
	General Information		
43	Number of deposit accounts October 31, 1970	22,838	5,675
44	Number of deposit accounts opened during period	4,090	628
45	Number of deposit accounts closed during period	3,433	673
46	Number of accounts October 31, 1971	23,495	5,630
47	†Last rates of dividends, including extras, paid for year	5–5½	5¼–5½
48	Amount of all dividends paid during period	$2,545,338 69	$1,016,371 44
49	Number of deposits made during period	69,379	11,781
50	Number of withdrawals made during period	39,344	5,540
51	Amount deposited during period	$21,303,905 75	$4,747,082 98
52	Amount withdrawn during period	$17,846,115 62	$4,647,500 38
53	Average amount in each account	$2,267 00	$3,603 00
54	Number of real estate loans October 31	3,158	1,715
55	Average real estate loan	$11,041 00	$8,880 00
56	Number of other loans October 31	2,720	271
57	Average other loan	$1,315 00	$1,418 00
58	*Gross income received during period	$3,690,535 98	$1,375,794 36
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$316,415 97	$89,336 40
60	*Bank building occupancy	71,516 25	22,486 41
61	Advertising	21,550 96	3,519 05
62	Contributions, etc.	5,374 18	2,346 91
63	State tax	55,813 13	17,371 78
64	Miscellaneous	183,999 18	39,548 56
65	Total of above costs per $1,000 of deposits	12 28	8 61

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

LUDLOW	LYNN		MALDEN	MARBLE-HEAD	
LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	
$706,872 75	$236,006 98	$748,092 16	$576,077 43	$73,206 08	1
236,119 51	951,352 87	808,364 13	1,108,597 56	228,564 05	2
763,992 68	896,000 00	27,500 00	—	—	3
—	3,520,426 78	10,029,869 49	1,993,666 96	1,896,395 83	4
—	—	—	—	—	5
9,894,784 16	20,997,578 47	19,729,570 35	24,821,357 71	7,133,911 99	6
3,955,057 40	7,127,623 39	9,576,577 22	8,518,144 10	1,851,607 49	7
2,150,000 00	5,900,000 00	5,650,000 00	5,400,000 00	—	8
32,339,071 59	55,299,297 60	39,300,455 45	57,853,815 92	19,251,197 27	9
3,160,014 35	14,766,710 42	23,897,488 19	9,575,236 68	805,364 28	10
1,736,739 93	11,996,154 35	36,218,528 63	7,090,834 48	167,641 91	11
1,592,627 50	3,587,129 44	8,974,164 11	4,650,519 99	808,861 24	12
3,292,620 05	2,624,875 07	9,296,021 86	9,878,200 60	1,026,430 11	13
1,771,541 03	2,172,479 82	1,703,942 42	1,021,735 36	149,519 06	14
2,437,208 85	2,953,837 78	2,249,626 08	961,386 30	658,820 03	15
498,232 18	737,913 26	1,562,345 70	345,125 72	167,221 62	16
198,926 77	237,642 98	379,367 40	343,015 55	36,706 06	17
135,852 36	—	178,478 02	223,194 90	—	18
11,195 89	7,992 99		—	—	19
—	33,963 79	19,810 00	30,283 05	4,355 40	20
33,658 04	107,662 94	139,992 05	126,318 91	17,348 17	21
1 00	1 00	1 00	—	1 00	22
255,506 44	296,998 44	596,793 71	473,307 83	6,156 31	23
$65,170,022 48	**$134,450,008 37**	**$171,086,987 97**	**$134,990,818 95**	**$34,283,307 90**	24
$35,933,418 97	$90,098,806 86	$92,504,881 95	$107,586,258 46	$19,681,409 15	25
—	2,102,475 00	2,713,304 79	656,779 49	—	26
16,561,206 65	19,900,493 67	43,935,690 20	2,693,711 82	8,443,744 61	27
—	—	—	—	—	28
2,908,118 75	3,218,078 17	8,340,669 17	4,832,242 80	2,275,128 72	29
12,710 50	349,589 30	383,697 00	1,000,264 00	52,548 50	30
—	—	—	—	—	31
247,297 77	—	—	238,806 88	—	32
348,709 13	315,351 80	505,237 86	452,898 75	52,071 63	33
1,053,602 59	2,288,020 06	824,448 36	1,239,465 63	216,010 73	34
2,041,283 99	766,871 92	6,111,445 46	4,417,207 86	768,136 48	35
71,438 45	672,300 49	—	—	—	36
16,985 14	3,601,915 77	283,617 97	173,943 80	35,158 87	37
2,425,300 00	5,745,000 00	7,658,366 31	5,733,100 00	1,079,241 89	38
4.38	4.97	5.18	4.91	3.54	39
3,549,950 54	5,391,105 33	7,825,628 90	5,966,139 46	1,679,857 32	40
6.41	4.66	5.29	5.11	5.52	41
$65,170,022 48	**$134,450,008 37**	**$171,086,987 97**	**$134,990,818 95**	**$34,283,307 90**	42
$19,281	$36,888	$47,015	$46,675	$10,408	43
2,824	3,745	5,916	6,491	1,671	44
1,869	3,222	4,669	9,116	1,199	45
20,236	37,411	48,262	44,050	10,880	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
2,826,855 82	5,755,827 34	7,459,802 03	5,801,002 83	1,475,044 81	48
76,792	122,158	179,297	179,964	34,556	49
38,641	68,829	113,385	114,998	30,538	50
20,478,481 13	34,183,591 58	49,634,199 80	45,424,685 71	14,762,373 18	51
7,360,733 00	30,268,448 82	42,878,610 82	39,104,709 52	11,656,456 50	52
2,726 00	3,083 00	3,056 00	2,628 00	2,794 00	53
3,719	6,125	9,086	6,002	1,301	54
11,326 00	14,412 00	12,953 00	14,836 00	16,955 00	55
2,799	2,262	2,610	1,807	396	56
1,504 00	2,266 00	1,515 00	1,097 00	2,041 00	57
3,859,299 33	7,836,760 90	9,935,774 34	7,763,611 85	1,961,473 95	58
$294,229 07	$546,529 88	$557,040 52	$599,991 87	$79,061 97	59
61,181 27	141,881 49	203,233 46	142,324 86	27,989 87	60
34,053 88	76,140 06	87,437 17	49,967 01	7,834 79	61
8,113 08	18,005 73	25,922 47	15,900 92	450 00	62
22,410 60	100,025 83	129,772 53	42,278 76	27,715 44	63
216,508 39	306,482 99	357,125 74	335,839 19	78,710 97	64
11 49	10 31	9 22	10 25	7 29	65

		MARLBOROUGH	MAYNARD
		MARLBOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$293,426 48	$259,807 40
2	Due from banks	117,003 29	327,343 04
3	Chapter 168, s. 51A	20,522 50	—
4	U. S. Government obligations, direct and fully guaranteed	1,652,718 75	742,467 69
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	5,301,191 46	3,505,984 41
7	Bank and fire insurance company stocks, etc.	2,219,908 50	1,007,502 93
8	Federal Funds sold	300,000 00	200,000 00
9	Real estate loans (conventional)	22,698,947 12	17,877,774 43
10	G.I. loans (in-state)	2,954,907 74	1,419,215 64
11	F.H.A. loans (in-state)	2,890,119 61	870,437 36
12	G.I. loans (out-of-state)	996,818 74	134,367 13
13	F.H.A. loans (out-of-state)	1,239,169 52	81,637 08
14	Personal loans	273,800 86	929,647 57
15	Other loans	1,355,700 28	954,971 02
16	Banking premises	237,100 94	47,064 30
17	Furniture and fixtures	87,681 03	25,563 99
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	2,641 02	—
20	Mortgage acquisition costs	—	2,695 89
21	Mutual Savings Central Fund, Inc.	33,900 16	11,123 19
22	Deposit Insurance Fund	9,528 22	1 00
23	All other assets	14,713 99	53,782 76
24	Total	**$42,699,800 21**	**$28,451,386 83**
	Liabilities		
25	Ordinary deposits	$21,672,175 40	$16,807,190 40
26	Daily Interest Account deposits	543,690 37	—
27	Special Notice Account deposits	15,621,077 44	7,284,233 07
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	717,997 30	1,349,500 00
30	Club deposits	—	130,629 36
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	36,939 70	—
33	Unearned discount	90,252 91	205,077 65
34	Due to mortgagors	422,968 03	589,866 20
35	Mortgagors' payments not applied	507,932 60	238,180 85
36	Net interim income	111,485 01	141,932 84
37	All other liabilities	96,153 81	11,110 80
38	Guaranty Fund	1,805,483 88	777,850 00
39	Percentage to total deposits	4.68	3.04
40	Other surplus accounts	1,073,743 76	915,815 66
41	Percentage to total deposits	2.78	3.58
42	Total	**$42,699,800 21**	**$28,451,386 83**
	General Information		
43	Number of deposit accounts October 31, 1970	13,126	9,720
44	Number of deposit accounts opened during period	2,708	1,621
45	Number of deposit accounts closed during period	1,744	1,841
46	Number of accounts October 31, 1971	14,090	9,500
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,871,810 75	$1,265,952 76
49	Number of deposits made during period	46,826	43,419
50	Number of withdrawals made during period	24,389	28,604
51	Amount deposited during period	$14,109,190 91	$11,477,306 24
52	Amount withdrawn during period	$11,727,640 35	$10,389,561 83
53	Average amount in each account	$2,736 00	$2,678 00
54	Number of real estate loans October 31	1,960	1,383
55	Average real estate loan	$15,704 00	$14,739 00
56	Number of other loans October 31	670	1,328
57	Average other loan	$2,432 00	$1,419 00
58	*Gross income received during period	$2,641,143 05	$1,749,364 96
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$235,942 01	$117,120 86
60	*Bank building occupancy	53,573 49	14,054 23
61	Advertising	35,035 36	11,488 48
62	Contributions, etc.	3,466 31	—
63	State tax	30,456 49	27,965 09
64	Miscellaneous	98,221 77	71,071 77
65	Total of above costs per $1,000 of deposits	11 85	9 50

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

MEDFORD	MEDWAY	MELROSE	MERRIMAC	MIDDLE-BOROUGH	
MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	
$329,459 20	$115,990 37	$281,869 96	$23,569 18	$51,853 42	1
542,885 54	57,161 29	1,375,972 92	94,353 38	101,136 78	2
—	—	311,481 48	—	—	3
4,108,304 52	400,005 93	1,375,884 61	162,816 68	1,751,071 54	4
—	—	—	—	—	5
25,761,551 22	1,209,706 43	14,729,123 43	1,234,047 00	1,458,949 90	6
341,065 91	381,265 19	3,698,205 32	82,307 63	220,141 88	7
—	550,000 00	1,300,000 00	150,000 00	350,000 00	8
36,101,200 66	4,251,210 01	41,580,351 13	1,897,539 78	5,309,387 32	9
4,516,826 86	692,705 62	1,838,619 28	77,459 91	197,656 57	10
3,964,885 96	1,755,674 46	—	—	—	11
627,363 14	426,994 25	3,340,653 50	—	—	12
933,276 93	449,757 85	3,654,490 82	—	951,966 34	13
170,351 40	228,462 74	93,990 99	16,261 83	61,312 37	14
1,109,809 45	291,184 41	1,243,557 14	113,858 44	101,346 87	15
206,022 54	44,430 03	161,095 70	49,067 36	59,183 98	16
207,593 64	17,508 10	47,416 01	4,624 54	11,815 30	17
74,276 67	1,518 57	1,021 43	—	1,492 41	18
—	69 00	—	—	—	19
24,005 61	—	36 00	—	—	20
52,420 19	5,485 80	53,086 60	4,005 82	13,547 58	21
1 00	1 00	1 00	800 00	1 00	22
501,012 24	513 45	719,774 57	—	2,892 69	23
$79,572,315 68	**$10,879,644 50**	**$75,806,631 89**	**$3,910,711 55**	**$10,643,755 95**	24
$67,695,171 06	$6,711,654 98	$47,041,715 22	$2,575,097 27	$7,323,764 66	25
—	108,148 10	1,546,292 48	—	—	26
1,444,381 80	1,856,263 91	16,264,746 25	783,173 47	2,252,786 40	27
—	—	—	—	13,921 46	28
1,510,333 43	956,500 00	1,954,359 63	27,000 00	64,227 00	29
362,547 50	42,387 00	87,021 00	132 00	49,693 75	30
—	—	—	—	—	31
—	—	—	—	—	32
80,296 87	84,348 28	274,924 98	2,175 66	51,684 32	33
1,039,468 24	29,794 54	831,680 50	42,831 02	44,441 34	34
2,921,926 77	169,291 60	832,782 45	165,828 71	35,417 46	35
109,564 83	107,598 94	228,797 42	8,665 85	—	36
95,466 94	11,931 84	58,180 05	2,915 36	7,444 02	37
2,671,500 00	342,000 00	3,080,499 25	162,800 00	486,675 00	38
3.76	3.53	4.61	4.81	5.01	39
1,641,658 24	459,625 31	3,605,632 66	140,092 21	313,700 54	40
2.31	4.75	5.39	4.13	3.23	41
$79,572,315 68	**$10,879,644 50**	**$75,806,631 89**	**$3,910,711 55**	**$10,643,755 95**	42
$26,708	$5,401	$21,292	$2,403	$5,162	43
4,901	1,446	2,798	215	318	44
3,310	723	3,763	179	336	45
28,299	6,124	20,327	2,439	5,144	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
3,394,805 66	448,980 75	3,332,287 95	163,623 08	470,585 35	48
131,583	17,177	69,485	6,564	10,995	49
68,287	9,625	40,312	3,346	5,799	50
34,851,349 99	4,309,723 17	25,922,019 65	1,236,385 20	2,479,081 28	51
28,897,760 93	3,304,236 53	22,783,057 62	1,071,069 00	2,039,192 17	52
2,497 00	1,573 00	3,287 00	1,388 00	1,877 00	53
3,435	685	2,882	292	817	54
13,433 00	11,060 00	17,493 00	6,764 00	7,906 00	55
779	382	589	103	105	56
1,643 00	1,360 00	2,271 00	1,263 00	1,549 00	57
4,709,748 71	689,652 20	4,696,008 44	242,917 07	608,870 00	58
$324,300 63	$66,635 44	$253,288 46	$25,867 46	$40,388 00	59
64,373 49	11,464 66	50,147 46	10,490 13	8,421 49	60
22,212 39	2,162 98	14,582 99	1,577 26	2,965 19	61
2,760 00	1,166 68	2,200 00	246 67	830 00	62
62,165 51	9,100 00	60,178 08	3,427 20	9,325 04	63
223,391 33	39,154 04	131,539 25	22,239 06	29,271 48	64
9 89	13 36	7 66	18 86	9 44	65

		MILFORD	MILLBURY
		MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK
	Assets		
1	Cash, checks and items	$120,785 03	$63,650 57
2	Due from banks	194,423 01	234,773 17
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	6,157,084 17	1,045,989 58
5	State, county and municipal obligations	45,023 79	—
6	Other bonds, notes and debentures	8,410,687 60	1,291,301 36
7	Bank and fire insurance company stocks, etc.	1,139,745 45	550,572 86
8	Federal Funds sold	900,000 00	200,000 00
9	Real estate loans (conventional)	20,480,131 09	9,342,479 46
10	G.I. loans (in-state)	2,201,250 59	807,378 75
11	F.H.A. loans (in-state)	1,964,892 76	8,215 64
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	—	—
14	Personal loans	661,392 79	465,477 02
15	Other loans	728,662 12	351,429 17
16	Banking premises	225,679 56	106,124 66
17	Furniture and fixtures	37,965 96	25,351 82
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	2,551 22	5,242 51
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	31,733 90	10,436 74
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	163,881 67	3,012 71
24	Total	**$43,465,891 71**	**$14,511,437 02**
	Liabilities		
25	Ordinary deposits	$25,210,196 55	$9,719,693 38
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,871,466 26	2,399,795 52
28	Systematic Savings Account deposits	—	14,614 43
29	Term Deposit Accounts	1,882,734 28	315,810 26
30	Club deposits	—	214,260 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	19,310 21
33	Unearned discount	98,581 72	58,461 29
34	Due to mortgagors	206,605 78	165,548 81
35	Mortgagors' payments not applied	982,900 63	285,628 07
36	Net interim income	86,161 87	31,338 68
37	All other liabilities	80,054 72	4,828 89
38	Guaranty Fund	1,782,700 00	676,025 46
39	Percentage to total deposits	4.58	5.34
40	Other surplus accounts	1,264,489 90	606,121 52
41	Percentage to total deposits	3.25	4.79
42	Total	**$43,465,891 71**	**$14,511,437 02**
	General Information		
43	Number of deposit accounts October 31, 1970	12,276	6,905
44	Number of deposit accounts opened during period	1,799	781
45	Number of deposit accounts closed during period	1,645	636
46	Number of accounts October 31, 1971	12,430	7,050
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,993,205 93	$598,773 10
49	Number of deposits made during period	45,735	16,040
50	Number of withdrawals made during period	22,735	8,011
51	Amount deposited during period	$12,192,289 68	$4,156,827 10
52	Amount withdrawn during period	$10,839,634 86	$3,730,972 58
53	Average amount in each account	$3,124 00	$1,766 00
54	Number of real estate loans October 31	1,980	1,359
55	Average real estate loan	$12,448 00	$7,475 00
56	Number of other loans October 31	973	516
57	Average other loan	$1,429 00	$1,583 00
58	*Gross income received during period	$2,580,546 38	$902,755 77
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$118,893 42	$99,436 99
60	*Bank building occupancy	36,957 60	21,361 75
61	Advertising	7,303 44	17,317 31
62	Contributions, etc.	296 00	5,792 63
63	State tax	38,441 68	9,786 40
64	Miscellaneous	116,942 04	53,050 09
65	Total of above costs per $1,000 of deposits	8 18	16 61

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

MILTON	MONSON	NANTUCKET	NATICK	NEW BEDFORD	
MILTON SAVINGS BANK	MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	
$254,791 27	$79,436 68	$44,537 75	$293,856 79	$558,465 89	1
936,414 26	347,845 94	75,857 92	663,981 44	642,116 55	2
—	51,335 00	—	141,279 65	1,320,280 57	3
5,351,842 77	—	540,152 36	8,049,433 11	7,880,057 21	4
—	—	—	50,548 84	—	5
12,726,979 08	3,331,339 50	3,230,366 75	3,156,903 01	23,188,649 15	6
1,377,772 88	694,454 34	420,524 28	2,904,825 41	7,866,994 67	7
—	250,000 00	700,000 00	—	600,000 00	8
52,747,996 88	7,167,524 64	11,384,171 12	32,284,581 38	58,505,489 61	9
2,497,327 54	—	319,110 78	5,351,335 04	5,528,353 16	10
1,980,472 16	293,737 62	98,421 70	4,475,297 59	4,981,770 61	11
—	180,551 47	89,532 23	1,817,328 89	15,783,541 37	12
—	346,051 13	897,819 09	851,373 22	11,160,872 95	13
556,891 99	971,395 47	376,970 96	772,245 42	816,744 73	14
3,282,806 93	641,388 82	605,195 79	903,704 86	1,127,335 87	15
319,273 31	172,624 35	88,050 48	230,304 65	760,591 88	16
196,431 12	39,638 07	33,580 22	75,243 72	179,113 75	17
82,306 17	—	—	104,127 73	19,544 60	18
2,323 12	701 00	—	1,146 54	—	19
—	—	—	—	5,799 27	20
21,190 48	18,923 37	11,003 51	30,092 28	113,388 41	21
24,369 90	3,290 13	1 00	1 00	38,174 68	22
1,243 41	68,643 37	60,124 20	200,980 20	24,158 99	23
$82,360,433 27	**$14,658,880 90**	**$18,975,420 14**	**$62,358,801 77**	**$141,101,443 92**	24
$51,888,330 01	$6,389,793 96	$9,566,512 87	$38,136,696 21	$87,884,099 71	25
—	—	862,300 89	—	—	26
18,838,717 74	6,278,780 23	6,026,117 70	13,979,756 79	31,013,823 77	27
—	—	—	—	—	28
3,491,615 42	—	725,000 00	3,446,880 65	6,847,568 03	29
97,150 50	—	—	397 00	151,034 50	30
—	—	—	—	—	31
—	—	—	—	18,603 18	32
—	219,544 20	66,044 73	166,124 39	766,973 64	33
3,461,254 61	70,186 00	257,044 02	1,327,899 48	1,732,888 01	34
529,138 13	135,851 27	62,974 69	45,100 69	358,250 91	35
—	63,103 84	80,429 95	—	601,622 79	36
116,399 28	19,857 70	30,864 92	30,349 25	70,056 76	37
1,738,000 00	660,204 87	528,168 63	2,478,436 00	5,880,600 00	38
2.34	5.21	3.07	4.46	4.67	39
2,199,827 48	821,558 83	769,601 74	2,747,161 31	5,775,922 62	40
2.96	6.49	4.47	4.94	4.59	41
$82,360,433 27	**$14,658,880 90**	**$18,975,420 14**	**$62,358,801 77**	**$141,101,443 92**	42
$19,958	$4,488	$5,025	$16,292	$38,640	43
2,596	707	1,448	3,113	5,160	44
2,763	685	1,080	2,136	4,163	45
19,791	4,510	5,393	17,269	39,637	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
3,786,189 67	636,752 29	838,808 18	2,830,895 17	6,312,039 34	48
79,532	11,384	28,988	60,558	120,638	49
46,071	7,458	14,040	32,879	71,474	50
34,214,765 03	2,608,988 32	9,229,421 45	23,888,207 09	44,333,455 80	51
29,578,308 51	2,418,048 35	8,198,871 58	20,799,810 33	37,338,854 99	52
3,750 00	2,809 00	3,184 00	3,218 00	3,172 00	53
2,186	987	1,067	3,327	7,891	54
26,178 00	8,093 00	11,986 00	13,460 00	12,161 00	55
854	1,190	461	1,169	1,397	56
4,496 00	1,355 00	2,131 00	1,434 00	1,392 00	57
5,224,277 09	934,091 44	1,205,417 30	3,715,309 77	8,358,074 97	58
$295,193 51	$83,386 96	$81,906 79	$269,522 30	$510,682 79	59
56,507 19	28,320 19	12,769 28	24,039 70	153,935 75	60
11,981 30	8,128 03	3,138 40	23,067 25	66,664 59	61
4,024 94	1,530 00	500 00	8,719 61	16,100 00	62
69,775 41	7,768 75	11,430 43	14,400 00	131,831 55	63
182,122 87	61,997 15	67,338 03	180,313 33	302,237 66	64
8 35	15 09	10 30	9 36	9 39	65

		NEW BEDFORD	NEWBURYPORT
		NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY
	Assets		
1	Cash, checks and items	$1,019,107 38	$41,503 44
2	Due from banks	406,014 87	615,256 77
3	Chapter 168, s. 51A	201,967 90	75,005 72
4	U. S. Government obligations, direct and fully guaranteed	12,747,684 47	5,623,913 00
5	State, county and municipal obligations	—	920,865 87
6	Other bonds, notes and debentures	36,500,685 04	12,581,768 55
7	Bank and fire insurance company stocks, etc.	9,673,048 83	3,668,997 86
8	Federal Funds sold	900,000 00	300,000 00
9	Real estate loans (conventional)	125,405,271 12	9,506,988 51
10	G.I. loans (in-state)	7,710,212 27	—
11	F.H.A. loans (in-state)	3,330,838 94	600,710 59
12	G.I. loans (out-of-state)	6,231,932 65	3,167,753 41
13	F.H.A. loans (out-of-state)	1,300,655 24	1,993,483 05
14	Personal loans	619,089 27	180,807 10
15	Other loans	2,384,424 24	1,732,573 14
16	Banking premises	824,450 13	221,464 52
17	Furniture and fixtures	352,866 87	66,920 50
18	Other real estate owned, etc.	20,783 87	17,617 32
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	41,341 67	—
21	Mutual Savings Central Fund, Inc.	151,309 10	32,555 86
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	148,984 19	245,342 16
24	Total	**$209,970,669 14**	**$41,593,528 37**
	Liabilities		
25	Ordinary deposits	$145,451,718 11	$22,899,284 25
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	35,569,305 11	12,006,748 11
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	7,247,157 99	2,156,547 50
30	Club deposits	759,276 90	30,911 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	275,677 05	299,869 31
34	Due to mortgagors	4,040,432 81	328,201 78
35	Mortgagors' payments not applied	609,881 20	29,813 44
36	Net interim income	989,289 07	50,114 38
37	All other liabilities	104,550 25	32,447 86
38	Guaranty Fund	8,600,380 72	2,530,927 37
39	Percentage to total deposits	4.55	6.82
40	Other surplus accounts	6,322,999 93	1,298,663 37
41	Percentage to total deposits	3.35	3.50
42	Total	**$209,970,669 14**	**$41,593,528 37**
	General Information		
43	Number of deposit accounts October 31, 1970	60,408	10,945
44	Number of deposit accounts opened during period	7,033	1,583
45	Number of deposit accounts closed during period	5,803	1,506
46	Number of accounts October 31, 1971	61,638	11,022
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$9,500,726 75	$1,882,508 44
49	Number of deposits made during period	364,231	26,118
50	Number of withdrawals made during period	118,151	14,245
51	Amount deposited during period	$65,939,622 68	$12,045,458 11
52	Amount withdrawn during period	$55,955,197 94	$9,817,193 55
53	Average amount in each account	$3,054 00	$3,363 00
54	Number of real estate loans October 31	7,802	1,120
55	Average real estate loan	$18,454 00	$13,633 00
56	Number of other loans October 31	1,300	601
57	Average other loan	$2,310 00	$3,184 00
58	*Gross income received during period	$12,505,702 43	$2,415,224 51
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$675,595 67	$130,517 95
60	*Bank building occupancy	225,294 65	40,461 16
61	Advertising	79,634 70	37,047 96
62	Contributions, etc.	27,717 26	2,435 00
63	State tax	54,056 70	48,178 89
64	Miscellaneous	422,350 88	86,520 00
65	Total of above costs per $1,000 of deposits	7 89	9 31

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

NEW-BURYPORT	NEWTON		NORTH ADAMS	NORTHAMP-TON	
EWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK	
$92,280 87	$452,413, 84	$302,509 14	$104,256 29	$80,871 34	1
243,666 04	2,072,030 28	458,355 23	277,931 26	118,407 20	2
24,000 00	808,724 97	334,651 29	1,032,516 51	25,001 36	3
1,645,507 38	10,778,309 60	9,873,234 12	476,044 64	976,625 31	4
—	353,511 92	—	—	—	5
6,897,218 48	75,323,813 78	18,250,198 19	6,599,975 10	4,789,061 93	6
2,199,044 81	10,084,042 95	2,851,229 01	3,831,931 47	784,349 24	7
400,000 00	100,000 00	300,000 00	—	825,000 00	8
18,311,704 84	114,638,317 26	36,586,295 94	30,153,360 51	13,034,098 45	9
1,313,468 05	18,269,344 73	496,566 33	1,658,063 56	1,195,648 04	10
467,690 38	12,644,021 24	—	1,114,952 80	1,528,057 70	11
—	13,618,592 01	—	5,460,534 69	1,208,951 17	12
—	24,002,155 67	—	5,679,268 41	2,307,853 90	13
454,020 71	3,237,705 06	476,337 08	1,929,510 87	389,572 70	14
842,500 30	5,099,232 39	1,546,241 20	1,325,962 53	627,556 40	15
267,357 94	1,168,727 26	362,296 13	201,026 81	57,257 13	16
80,906 90	337,229 77	66,741 13	59,069 74	25,029 34	17
8,939 42	49,021 43	—	101,827 98	—	18
1,166 64	—	—	71 00	1,165 00	19
—	200,778 12	34,979 45	40,656 09	—	20
28,962 52	128,267 10	26,143 05	52,163 97	17,512 76	21
1 00	38,940 99	1 00	1 00	6,277 34	22
15,103 40	2,681,086 08	51,096 34	6,256 71	10,332 28	23
$33,293,539 78	**$296,086,266 45**	**$72,016,937 63**	**$60,105,381 94**	**$28,008,628 59**	24
$22,009,954 75	$176,895,958 06	$42,191,167 85	$35,114,232 63	$13,677,839 41	25
—	—	—	—	—	26
5,084,787 58	78,369,316 94	19,454,708 29	13,550,953 75	9,615,137 16	27
—	54,836 07	—	72,879 14	—	28
1,985,778 21	17,246,234 16	4,857,207 50	4,189,826 21	1,442,824 01	29
296,152 50	—	—	4,685 00	133,125 00	30
—	—	—	—	—	31
—	1,190 86	—	240,234 61	—	32
97,580 54	1,459,163 98	64,663, 29	835,043 70	157,515 95	33
375,223 24	507,820 61	52,777 48	632,690 14	308,826 28	34
324,353 42	1,306,441 62	70,133 65	457,361 89	169,046 99	35
—	1,395,024 22	283,769 39	298,473 91	71,730 84	36
34,514 83	689,992 06	31,847 62	131,857 99	20,483 56	37
1,574,300 00	8,592,536 00	2,557,000 00	2,468,600 00	1,007,200 00	38
5.36	3.15	3.84	4.66	4.05	39
1,510,894 71	9,567,751 87	2,453,662 56	2,108,542 97	1,404,899 39	40
5.14	3.51	3.69	3.98	5.65	41
$33,293,539 78	**$296,086,266 45**	**$72,016,937 63**	**$60,105,381 94**	**$28,008,628 59**	42
$9,990	$75,791	$17,948	$17,187	$9,382	43
1,641	15,608	2,797	2,515	1,119	44
1,104	11,994	2,009	2,061	1,091	45
10,527	79,405	18,736	17,641	9,410	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
1,425,721 29	13,361,652 70	3,249,685 61	2,706,888 60	12,724,459 28	48
36,679	331,077	69,912	64,791	26,396	49
18,348	156,188	32,236	37,365	16,046	50
12,462,160 50	160,106,390 84	30,332,151 28	18,117,634 84	1,232,017 47	51
9,924,319 26	124,208,902 03	21,767,633 22	15,746,104 33	7,363,482 50	52
2,761 00	3,433 00	3,549 00	3,000 00	2,629 00	53
2,312	9,989	2,178	3,428	1,667	54
8,691 00	18,337 00	17,026 00	12,855 00	11,562 00	55
7,726	3,901	840	2,519	730	56
1,786 00	2,137 00	2,407 00	1,292 00	1,393 00	57
1,992,398 54	17,622,275 23	4,078,865 71	3,715,539 01	1,724,007 46	58
165,124 15	931,956 57	238,517 01	271,126 34	114,689 36	59
43,818 42	275,695 53	71,131 76	23,882 71	17,183 06	60
22,845 36	143,880 36	77,322 20	31,420 77	9,998 83	61
2,425 00	23,595 81	2,360 00	8,925 00	590 50	62
24,455 39	104,765 05	59,116 95	55,726 96	23,088 59	63
99,899 87	503,897 89	119,356 61	150,768 75	68,491 11	64
12 33	7 88	7 63	10 23	9 46	65

		NORTHAMPTON	
		NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS
	Assets		
1	Cash, checks and items	$113,375 70	$232,178 49
2	Due from banks	170,441 81	164,871 86
3	Chapter 168, s. 51A	—	52,020 65
4	U. S. Government obligations, direct and fully guaranteed	1,272,653 87	2,347,240 11
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,716,217 34	8,826,804 37
7	Bank and fire insurance company stocks, etc.	1,031,085 77	1,776,325 80
8	Federal Funds sold	200,000 00	—
9	Real estate loans (conventional)	13,261,887 57	27,152,148 94
10	G.I. loans (in-state)	813,436 65	2,839,558 78
11	F.H.A. loans (in-state)	244,025 35	3,190,647 82
12	G.I. loans (out-of-state)	3,219,707 74	1,372,169 64
13	F.H.A. loans (out-of-state)	2,913,250 85	3,064,889 57
14	Personal loans	210,004 07	808,233 90
15	Other loans	494,543 53	1,100,947 94
16	Banking premises	116,553 20	478,960 51
17	Furniture and fixtures	50,770 35	150,186 86
18	Other real estate owned, etc.	115,726 19	26,267 48
19	Taxes and insurance paid on mortgaged properties	276 00	186 71
20	Mortgage acquisition costs	—	6,419 15
21	Mutual Savings Central Fund, Inc.	19,944 92	50,704 93
22	Deposit Insurance Fund	1 00	11,647 03
23	All other assets	14,123 48	511,013 65
24	Total	**$28,978,025 39**	**$54,163,424 19**
	Liabilities		
25	Ordinary deposits	$14,204,513 90	$33,584,288 44
26	Daily Interest Account deposits	396,945 33	—
27	Special Notice Account deposits	10,211,814 89	11,055,056 99
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,694,364 47	2,852,775 15
30	Club deposits	70 00	314,609 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	146,847 47	277,958 76
34	Due to mortgagors	174,205 79	899,983 04
35	Mortgagors' payments not applied	81,454 57	380,694 76
36	Net interim income	237,608 62	236,981 79
37	All other liabilities	26,917 05	779,436 62
38	Guaranty Fund	1,166,000 00	2,221,400 00
39	Percentage to total deposits	4.39	4.65
40	Other surplus accounts	637,283 03	1,560,239 14
41	Percentage to total deposits	2.40	3.26
42	Total	**$28,978,025 39**	**$54,163,424 19**
	General Information		
43	Number of deposit accounts October 31, 1970	11,066	17,136
44	Number of deposit accounts opened during period	1,472	3,275
45	Number of deposit accounts closed during period	1,653	2,128
46	Number of accounts October 31, 1971	10,885	18,283
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,312,595 74	$2,326,882 42
49	Number of deposits made during period	49,035	60,679
50	Number of withdrawals made during period	13,826	32,728
51	Amount deposited during period	$8,828,425 26	$19,879,329 39
52	Amount withdrawn during period	$7,507,835 18	$16,639,789 32
53	Average amount in each account	$2,435 00	$2,591 00
54	Number of real estate loans October 31	1,625	2,597
55	Average real estate loan	$12,586 00	$14,485 00
56	Number of other loans October 31	474	1,199
57	Average other loan	$1,486 00	$1,592 00
58	*Gross income received during period	$1,658,307 62	$3,305,499 08
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$99,842 24	$186,491 68
60	*Bank building occupancy	21,758 16	49,526 67
61	Advertising	11,070 87	44,897 12
62	Contributions, etc.	1,840 00	5,420 41
63	State tax	26,958 39	40,733 17
64	Miscellaneous	50,480 32	130,660 64
65	Total of above costs per $1,000 of deposits	8 00	9 64

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

NORTH ATTLE-BOROUGH	NORTH-BRIDGE	NORTH BROOKFIELD	NORWELL	ORANGE	
ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	
$206,773 53	$210,597 88	$33,864 99	$58,218 05	$29,094 48	1
592,321 17	698,703 31	236,493 73	222,898 50	238,233 73	2
156,820 92	—	—	—	—	3
3,153,340 94	1,049,510 19	1,217,409 39	100,000 00	—	4
—	180,000 00	—	—	—	5
21,459,984 55	7,201,542 57	1,416,569 71	2,315,525 91	1,912,108 01	6
3,874,516 70	945,844 79	282,640 89	679,604 50	632,604 48	7
—	—	—	350,000 00	50,000 00	8
34,338,739 53	16,705,438 69	7,027,267 05	7,220,179 48	5,820,539 86	9
3,832,323 86	788,908 30	95,966 67	11,277 40	188,791 72	10
6,455,166 10	—	55,088 15	—	232,469 59	11
1,656,995 95	362,028 16	—	—	385,810 14	12
3,309,664 55	96,099 20	—	—	473,719 95	13
1,108,841 75	9,548 57	32,297 44	123,786 82	164,310 47	14
1,305,003 24	405,826 21	275,033 12	352,730 45	184,562 88	15
187,018 59	—	25,494 41	15,964 49	23,043 77	16
106,654 43	28,176 76	2,723 37	39,624 96	14,319 06	17
1,124 58	—	—	647 76	—	18
—	—	—	—	—	19
—	—	7,945 01	—	6,288 81	20
57,096 06	23,987 21	6,235 07	8,250 83	12,803 56	21
28,487 70	1 00	1 00	1 00	9,491 46	22
872,600 91	19,665 24	294 37	4,009 63	35,571 76	23
$82,703,475 06	**$28,725,878 08**	**$10,715,324 37**	**$11,502,719 78**	**$10,413,763 73**	24
$47,657,128 45	$20,692,420 80	$6,379,158 81	$8,206,762 17	$6,180,591 53	25
1,972,853 27	—	—	—	—	26
18,824,620 03	4,792,411 50	2,539,978 75	2,115,094 98	2,461,426 89	27
29,733 27	—	—	—	—	28
4,051,700 00	—	611,257 64	—	578,460 00	29
388,563 50	98,489 00	—	—	69,154 00	30
—	—	—	—	—	31
—	—	—	—	—	32
204,935 22	90,051 72	4,605 08	14,890 64	44,984 05	33
1,893,367 94	122,974 05	58,958 68	110,945 73	186,678 68	34
1,175,292 59	511,917 11	25,579 92	125,638 30	72,189 01	35
11,441 65	—	48,810 35	141,246 87	—	36
334,422 41	56,017 95	28,811 29	8,200 54	16,868 03	37
3,093,900 00	1,173,982 00	526,383 41	536,500 00	467,940 98	38
4.24	4.59	5.52	5.20	5.04	39
3,065,516 73	1,187,613 95	491,780 44	243,440 55	335,560 56	40
4.20	4.64	5.16	2.36	3.61	41
$62,703,475 06	**$28,725,878 08**	**$10,715,324 37**	**$11,502,719 78**	**$10,413,763 73**	42
$20,705	$11,298	$4,141	$5,525	$5,702	43
2,285	648	593	922	783	44
1,976	328	380	576	414	45
21,014	11,618	4,354	5,871	6,071	46
5¼–5½	5¼5–5½	5¼–5½	5¼–5½	5¼–5½	47
3,611,868 81	1,255,150 34	448,250 92	490,205 43	454,937 49	48
70,259	40,134	9,481	17,946	17,329	49
40,595	19,687	5,457	12,023	12,234	50
26,532,241 35	7,745,400 69	2,695,352 48	4,534,062 36	3,088,549 99	51
22,484,078 31	6,272,409 57	2,098,975 15	4,107,975 18	2,527,908 48	52
3,452 00	2,194 00	2,189 00	1,758 00	1,519 00	53
4,453	1,681	835	690	691	54
11,137 00	10,680 00	8,596 00	10,480 00	10,277 00	55
1,713	267	184	239	288	56
1,409 00	1,555 00	1,670 00	1,994 00	1,211 00	57
4,909,683 77	1,729,353 79	642,303 13	653,759 19	627,964 56	58
$296,808 62	$153,505 17	$51,404 32	$59,631 66	$48,097 55	59
57,449 30	25,279 19	8,852 16	19,335 40	9,303 46	60
30,811 28	13,410 14	4,707 42	4,252 81	7,383 04	61
14,430 37	2,663 22	984 94	849 76	1,544 41	62
68,880 18	21,435 62	7,838 76	7,162 30	8,409 44	63
192,135 81	78,157 40	21,527 27	36,616 21	37,902 86	64
9 11	11 55	10 00	12 39	12 22	65

		PALMER	PEABODY
		PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$67,163 61	$202,901 05
2	Due from banks	(356,017 30)	602,914 77
3	Chapter 168, s. 51A	500 00	83,447 48
4	U. S. Government obligations, direct and fully guaranteed	700,690 62	4,273,989 12
5	State, county and municipal obligations	2,000 00	—
6	Other bonds, notes and debentures	9,773,484 36	15,089,757 23
7	Bank and fire insurance company stocks, etc.	2,546,073 97	3,224,409 74
8	Federal Funds sold	1,050,000 00	—
9	Real estate loans (conventional)	19,827,947 22	41,817,732 47
10	G.I. loans (in-state)	1,523,417 25	4,444,901 13
11	F.H.A. loans (in-state)	1,508,212 13	2,697,313 91
12	G.I. loans (out-of-state)	2,156,288 00	664,869 28
13	F.H.A. loans (out-of-state)	—	1,526,028 82
14	Personal loans	535,225 41	1,024,401 89
15	Other loans	517,143 55	861,861 88
16	Banking premises	143,203 56	358,099 96
17	Furniture and fixtures	28,313 26	111,688 81
18	Other real estate owned, etc.	57,460 89	332,562 64
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	5,094 35	13,541 15
21	Mutual Savings Central Fund, Inc.	32,291 20	31,262 51
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	202,074 28	436,697 97
24	Total	**$40,320,567 46**	**$77,798,382 81**
	Liabilities		
25	Ordinary deposits	$21,301,778 10	$48,910,420 61
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,737,534 08	14,372,627 70
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,932,228 11	5,100,700 00
30	Club deposits	—	140,794 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	169,542 54
33	Unearned discount	192,489 49	250,711 12
34	Due to mortgagors	361,520 53	2,199,782 12
35	Mortgagors' payments not applied	513,792 87	715,789 47
36	Net interim income	204,704 47	143,038 99
37	All other liabilities	46,287 73	75,232 99
38	Guaranty Fund	1,950,000 00	2,836,800 00
39	Percentage to total deposits	5.58	4.14
40	Other surplus accounts	2,080,232 08	2,882,943 27
41	Percentage to total deposits	5.95	4.21
42	Total	**$40,320,567 46**	**$77,798,382 81**
	General Information		
43	Number of deposit accounts October 31, 1970	10,834	22,267
44	Number of deposit accounts opened during period	1,323	3,050
45	Number of deposit accounts closed during period	1,429	2,342
46	Number of accounts October 31, 1971	10,728	22,975
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,765,605 88	$3,460,587 07
49	Number of deposits made during period	31,335	99,887
50	Number of withdrawals made during period	13,954	47,914
51	Amount deposited during period	$9,645,587 00	$26,072,577 08
52	Amount withdrawn during period	$7,951,732 89	$21,762,646 76
53	Average amount in each account	$3,260 00	$2,976 00
54	Number of real estate loans October 31	1,915	2,643
55	Average real estate loan	$13,063 00	$19,353 00
56	Number of other loans October 31	7 84	1,209
57	Average other loan	$1,342 00	$1,560 00
58	*Gross income received during period	$2,570,156 45	$4,709,023 92
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$152,953 58	$383,184 12
60	*Bank building occupancy	36,704 52	82,296 18
61	Advertising	14,413 37	56,447 40
62	Contributions, etc.	3,413 11	9,179 18
63	State tax	37,285 29	57,536 73
64	Miscellaneous	105,208 46	143,708 29
65	Total of above costs per $1,000 of deposits	10 01	10 70

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

PITTSFIELD		PLYMOUTH		PROVINCE-TOWN	
BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	
$161,543 26	$808,655 96	$44,325 90	$144,206 42	$90,664 50	1
347,100 72	108,339 35	181,915 55	161,100 80	200,599 01	2
203,045 48	252,875 00	—	49,500 00	—	3
1,519,551 60	—	299,247 05	3,568,304 05	3,649,427 84	4
—	—	—	—	—	5
29,324,456 90	15,398,006 34	5,591,105 23	3,951,976 97	1,030,396 16	6
4,724,854 27	3,357,744 57	1,029,005 93	1,701,101 94	1,029,242 25	7
—	—	50,000 00	600,000 00	—	8
22,378,484 96	35,064,107 05	14,801,550 19	31,644,711 12	9,826,536 63	9
6,360,769 61	2,103,403 23	113,687 92	2,491,032 25	—	10
3,828,647 12	1,225,418 48	—	1,470,394 73	—	11
15,625,573 63	9,701,551 68	852,020 07	278,394 19	511,809 66	12
7,962,017 44	18,053,475 75	799,345 55	1,070,469 85	820,401 27	13
1,244,602 47	3,676,789 70	524,460 34	1,387,728 98	119,113 49	14
1,006,990 76	4,150,947 57	333,680 47	1,028,559 83	334,175 28	15
1,073,143 04	785,698 38	96,650 64	238,080 00	187,845 26	16
299,914 72	236,904 86	35,275 49	79,500 80	39,540 67	17
22,811 87	62,211 05	—	—	—	18
—	—	—	112 00	—	19
—	—	—	—	—	20
54,563 96	52,701 61	14,602 28	24,634 86	9,457 02	21
28,130 56	1 00	1 00	11,412 14	1 00	22
805,213 18	806,424 48	13,125 77	149,984 85	3,063 97	23
$96,971,415 55	**$95,845,356 06**	**$24,779,999 38**	**$50,051,205 78**	**$17,852,274 01**	24
$52,489,043 72	$48,481,487 31	$13,229,161 13	$30,644,895 30	$13,567,427 58	25
—	—	—	—	—	26
24,585,375 51	28,259,643 41	9,159,937 40	11,913,359 35	613,351 57	27
—	—	—	—	—	28
7,433,820 41	7,429,500 00	—	2,324,213 62	1,689,073 32	29
12,998 52	286,419 70	23,173 00	135,069 50	79,767 00	30
—	—	—	—	—	31
47,366 92	—	—	—	—	32
1,218,935 96	1,437,994 16	140,434 47	256,982 11	66,982 29	33
236,529 32	1,606,662 28	593,677 22	1,333,290 81	17,114 52	34
1,963,149 80	1,457,022 92	158,742 11	519,157 17	28,385 83	35
—	—	117,593 06	140,356 38	81,860 60	36
(66,157 46)	176,807 23	20,349 10	36,300 22	10,057 43	37
4,483,800 00	3,461,142 91	708,719 41	1,485,400 00	620,087 46	38
5.30	4.10	3.16	3.30	3.89	39
4,566,552 85	3,248,676 14	628,212 48	1,262,181 32	1,078,166 41	40
5.40	3.85	2.80	2.80	6.76	41
$96,971,415 55	**$95,845,356 06**	**$24,779,999 38**	**$50,051,205 78**	**$17,852,274 01**	42
$24,362	$32,215	$7,309	$18,861	$4,854	43
4,100	5,345	1,095	4,290	768	44
3,081	4,614	908	2,444	587	45
25,381	32,946	7,496	20,707	5,035	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$4,326,662 46	$4,311,440 74	$1,084,633 15	$2,141,377 20	$785,805 06	48
68,239	125,554	23,750	78,567	16,728	49
32,496	76,759	15,235	46,951	13,819	50
$28,553,997 64	$32,760,543 92	$8,817,034 61	$26,703,666 01	$6,475,113 83	51
$24,324,945 46	$28,571,630 74	$6,015,669 19	$20,239,437 44	$6,202,722 50	52
$3,329 00	$2,555 00	$2,987 00	$2,162 00	$3,152 00	53
4,865	4,083	1,397	2,905	705	54
$11,543 00	$16,201 00	$11,859 00	$12,721 00	$15,828 00	55
1,548	4,789	542	1,417	211	56
$1,454 00	$1,635 00	$1,583 00	$1,705 00	$2,148 00	57
$6,050,612 75	$5,836,326 88	$1,504,969 89	$3,066,859 56	$1,126,957 63	58
$393,894 91	$448,703 28	$93,709 67	$211,225 20	$56,235 97	59
144,082 30	103,009 83	19,511 28	46,039 02	23,753 37	60
95,759 65	109,521 90	13,923 79	17,918 84	6,048 58	61
15,750 00	11,943 00	2,698 12	4,057 52	920 00	62
93,154 00	96,196 86	18,574 16	40,009 56	15,187 60	63
252,625 04	283,734 05	67,927 06	139,242 38	42,939 11	64
11 78	12 50	9 66	10 22	9 14	65

		QUINCY	RANDOLPH
		QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK
	Assets		
1	Cash, checks and items	$840,687 66	$201,720 30
2	Due from banks	315,243 95	620,924 34
3	Chapter 168, s. 51A	62,822 08	—
4	U. S. Government obligations, direct and fully guaranteed	13,700,994 58	975,164 78
5	State, county and municipal obligations	579,238 24	—
6	Other bonds, notes and debentures	21,336,726 97	6,927,670 84
7	Bank and fire insurance company stocks, etc.	2,560,382 68	1,359,523 24
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	86,649,789 00	27,556,442 82
10	G.I. loans (in-state)	1,140,918 81	161,820 42
11	F.H.A. loans (in-state)	2,708,100 39	—
12	G.I. loans (out-of-state)	739,668 32	505,933 65
13	F.H.A. loans (out-of-state)	1,150,502 66	383,580 67
14	Personal loans	1,060,988 11	645,701 71
15	Other loans	2,916,383 22	824,693 28
16	Banking premises	482,973 79	181,650 13
17	Furniture and fixtures	288,417 15	37,207 35
18	Other real estate owned, etc.	25,786 86	—
19	Taxes and insurance paid on mortgaged properties	1,398 15	—
20	Mortgage acquisition costs	—	2,025 91
21	Mutual Savings Central Fund, Inc.	88,239 04	17,936 58
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	144,057 62	9,262 90
24	Total	**$136,793,320 28**	**$40,411,259 92**
	Liabilities		
25	Ordinary deposits	$88,830,719 04	$34,805,655 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	25,867,496 52	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,252,952 98	1,580,232 81
30	Club deposits	68,961 50	109,711 00
31	Borrowed money	—	500,000 00
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	193,891 10	93,195 15
34	Due to mortgagors	4,263,814 46	728,348 22
35	Mortgagors' payments not applied	905,795 44	422,113 87
36	Net interim income	617,090 09	216,977 81
37	All other liabilities	68,326 93	68,987 05
38	Guaranty Fund	4,944,643 25	1,137,200 00
39	Percentage to total deposits	4.09	3.12
40	Other surplus accounts	4,779,628 97	748,838 93
41	Percentage to total deposits	3.95	2.05
42	Total	**$13,793,320 28**	**$40,411,259 92**
	General Information		
43	Number of deposit accounts October 31, 1970	38,320	18,811
44	Number of deposit accounts opened during period	6,027	3,709
45	Number of deposit accounts closed during period	3,867	3,371
46	Number of accounts October 31, 1971	40,480	19,149
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼
48	Amount of all dividends paid during period	$5,972,463 40	$1,666,896 66
49	Number of deposits made during period	159,378	82,253
50	Number of withdrawals made during period	83,985	41,855
51	Amount deposited during period	$47,871,794 32	$19,962,541 47
52	Amount withdrawn during period	$36,455,929 49	$14,795,773 39
53	Average amount in each account	$2,988 00	$1,900 00
54	Number of real estate loans October 31	5,077	2,130
55	Average real estate loan	$18,197 00	$13,431 00
56	Number of other loans October 31	1,964	1,180
57	Average other loan	$2,025 00	$1,246 00
58	*Gross income received during period	$8,084,936 14	$2,346,790 09
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$596,735 70	$172,797 80
60	*Bank building occupancy	130,208 20	29,957 99
61	Advertising	63,009 14	7,927 49
62	Contributions, etc.	19,161 36	385 00
63	State tax	94,066 23	29,549 94
64	Miscellaneous	279,114 99	119,669 02
65	Total of above costs per $1,000 of deposits	9 77	9 90

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

READING	PLYMOUTH	ROCKPORT	SALEM		
READING SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	
$223,420 22	$182,600 64	$91,850 35	$554,500 24	$927,713 92	1
219,449 92	489,258 94	230,160 46	115,554 93	471,703 69	2
37,500 00	—	—	—	1,348,892 16	3
858,401 42	—	334,991 99	11,973,320 18	6,425,271 82	4
—	—	6,126 00	—	478,077 30	5
5,791,238 65	8,219,160 93	1,856,029 26	12,099,422 53	29,889,148 81	6
984,632 41	1,351,935 78	326,693 13	7,134,168 93	9,527,658 31	7
—	200,000 00	—	900,000 00	—	8
15,381,340 83	11,505,024 40	6,369,954 70	72,307,541 05	92,697,610 02	9
1,708,420 42	1,008,781 15	55,780 17	3,978,529 34	21,926,444 08	10
1,840,684 11	548,311 15	—	2,466,230 37	17,176,005 16	11
316,314 27	374,109 85	—	—	5,803,294 93	12
347,136 67	601,395 78	—	—	5,338,899 26	13
431,805 95	108,912 75	181,156 18	3,405,127 32	2,695,415 89	14
1,223,116 49	395,788 90	510,765 62	1,693,254 11	2,111,476 79	15
134,385 79	161,685 01	210,101 00	169,675 76	247,111 00	16
55,606 19	40,685 25	30,370 64	205,705 34	342,921 58	17
—	7,789 91	—	66,517 99	31,570 75	18
—	714 00	1,262 18	—	—	19
—	—	—	29,671 08	142,167 13	20
13,579 12	24,095 03	5,420 71	100,671 89	105,082 27	21
8,174 44	1 00	1 00	1 00	43,936 96	22
30,455 56	6,640 16	10,840 89	303,091 52	500,963 94	23
$29,605,662 46	**$25,225,890 63**	**$10,222,204 88**	**$117,492,983 58**	**$198,231,365 77**	24
$21,604,943 94	$15,372,190 67	$6,353,632 08	$93,608,938 34	$111,022,703 72	25
—	—	—	—	—	26
4,781,417 94	5,969,854 30	2,930,530 21	—	50,517,361 52	27
—	—	—	—	—	28
822,424 91	1,299,954 86	—	7,717,338 09	17,752,249 42	29
68,668 00	32,594 00	43,015 75	186,901 50	398,443 53	30
—	—	—	—	—	31
—	—	—	—	—	32
58,954 02	20,547 38	18,167 27	486,126 04	637,948 77	33
318,945 00	479,687 78	215,800 72	1,946,743 59	3,396,263 96	34
43,776 23	222,905 61	73,616 90	614,246 36	348,377 27	35
283,222 24	111,176 80	23,851 21	250,892 58	—	36
31,493 07	31,403 47	3,623 33	88,714 62	161,771 80	37
837,500 00	1,019,910 00	281,009 00	4,924,500 00	6,989,623 50	38
3.07	4.50	3.01	4.85	3.89	39
754,317 11	665,665 76	278,958 41	7,668,582 46	7,006,622 28	40
2.77	2.94	2.99	7.56	3.90	41
$29,605,662 46	**$25,225,890 63**	**$10,222,204 88**	**$117,492,983 58**	**$198,231,365 77**	42
14,011	11,596	3,305	26,868	48,404	43
2,233	1,574	619	3,631	7,684	44
1,425	1,273	311	2,980	6,604	45
14,819	11,897	3,613	27,519	49,484	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,247,836 38	$1,109,815 86	$399,146 64	$5,184,353 51	$9,156,049 06	48
52,048	29,987	12,568	101,253	200,780	49
28,296	17,809	7,087	53,607	103,363	50
$14,954,198 97	$8,196,798 81	$4,494,107 30	$34,962,449 02	$80,046,377 35	51
$11,061,530 53	$6,536,030 32	$2,978,780 70	$31,196,839 21	$68,079,548 63	52
$1,836 00	$1,903 00	$2,561 00	$3,673 00	$3,623 00	53
1,476	1,245	537	4,904	8,146	54
$13,275 00	$11,275 00	$11,966 00	$16,059 00	$17,548 00	55
859	350	376	3,437	2,623	56
$1,927 00	$1,439 00	$1,842 00	$1,483 00	$1,833 00	57
$1,721,881 28	$1,355,489 29	$531,983 30	$7,136,481 52	$12,223,714 12	58
$126,109 20	$147,999 12	$52,330 84	$444,132 23	$649,762 86	59
29,501 12	21,946 24	20,863 44	85,353 82	$123,246 13	60
12,947 57	9,206 37	5,492 92	65,755 28	84,435 63	61
2,557 74	391 31	665 46	11,158 33	11,793 33	62
20,046 83	23,017 42	9,787 74	92,872 24	153,595 18	63
74,951 78	80,846 80	24,214 17	295,810 70	487,182 34	64
9 78	12 50	12 20	9 82	8 42	65

		SHELBURNE	SOMERVILLE
		SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK
	Assets		
1	Cash, checks and items	$65,001 25	$141,815 91
2	Due from banks	95,266 47	175,922 97
3	Chapter 168, s. 51A	—	—
4	U. S. Government obligations, direct and fully guaranteed	—	—
5	State, county and municipal obligations	50,824 77	—
6	Other bonds, notes and debentures	2,152,939 75	3,689,561 26
7	Bank and fire insurance company stocks, etc.	622,875 81	1,438,463 71
8	Federal Funds sold	400,000 00	1,000,000 00
9	Real estate loans (conventional)	5,075,000 95	14,488,563 60
10	G.I. loans (in-state)	255,134 08	1,673,817 10
11	F.H.A. loans (in-state)	35,149 74	34,989 38
12	G.I. loans (out-of-state)	443,313 79	—
13	F.H.A. loans (out-of-state)	1,035,318 82	—
14	Personal loans	74,011 65	67,928 76
15	Other loans	284,879 86	322,878 69
16	Banking premises	50,931 03	74,446 94
17	Furniture and fixtures	12,682 07	73,194 75
18	Other real estate owned, etc.	—	13,299 39
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	22,015 05
21	Mutual Savings Central Fund, Inc.	9,985 73	11,314 95
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	874 00	23,335 83
24	Total	**$10,664,190 77**	**$23,251,585 29**
	Liabilities		
25	Ordinary deposits	$6,773,036 78	$15,561,979 89
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,434,244 52	3,856,032 51
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	589,030 50	—
30	Club deposits	38,323 50	137,468 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	72,376 69	36,049 81
34	Due to mortgagors	28,588 03	366,751 07
35	Mortgagors' payments not applied	49,630 92	1,349,087 94
36	Net interim income	—	61,317 61
37	All other liabilities	2,037 70	17,947 15
38	Guaranty Fund	414,340 00	815,637 09
39	Percentage to total deposits	4.21	4.17
40	Other surplus accounts	262,582 13	1,049,296 22
41	Percentage to total deposits	2.66	5.36
42	Total	**$10,664,190 77**	**$23,251,585 29**
	General Information		
43	Number of deposit accounts October 31, 1970	5,091	8,450
44	Number of deposit accounts opened during period	482	918
45	Number of deposit accounts closed during period	358	1,641
46	Number of accounts October 31, 1971	5,215	7,727
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$488,670 86	$956,914 70
49	Number of deposits made during period	13,408	24,439
50	Number of withdrawals made during period	7,648	13,748
51	Amount deposited during period	$2,868,115 21	$5,635,976 66
52	Amount withdrawn during period	$2,702,396 50	$4,993,851 69
53	Average amount in each account	$1,878 00	$2,513 00
54	Number of real estate loans October 31	843	1,105
55	Average real estate loan	$8,119 00	$14,658 00
56	Number of other loans October 31	300	268
57	Average other loan	$1,196 00	$1,458 00
58	*Gross income received during period	$640,990 43	$1,418,659 10
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$58,033 26	$116,330 07
60	*Bank building occupancy	16,219 49	33,057 36
61	Advertising	1,332 95	8,104 20
62	Contributions, etc.	1,279 47	875 00
63	State tax	8,613 54	15,840 38
64	Miscellaneous	11,969 17	72,590 08
65	Total of above costs per $1,000 of deposits	9 95	12 70

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

SOMERVILLE	SOUTH-BRIDGE	SPENCER	SPRINGFIELD		
SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	
$115,585 25	$193,986 86	$50,442 86	$204,429 85	$510,900 58	1
552,305 32	151,141 81	67,463 57	149,318 04	(330,832 01)	2
—	104,404 04	—	345,638 44	423,000 00	3
299,156 28	3,877,616 27	1,251,630 42	2,307,095 22	6,584,203 02	4
—	122,218 60	20,006 03	—	—	5
12,546,758 33	4,155,489 35	2,569,154 11	8,751,027 36	22,948,461 68	6
2,308,412 84	1,056,950 27	1,399,998 86	2,729,867 95	3,091,710 66	7
450,000 00	1,850,000 00	—	700,000 00	—	8
13,692,435 16	23,545,227 32	11,217,745 93	20,271,984 49	51,421,827 68	9
1,580,899 30	1,304,274 32	—	3,481,051 62	9,336,236 25	10
1,544,551 92	—	218,260 12	2,514,574 69	7,139,382 41	11
1,359,927 31	1,693,918 28	—	5,552,396 62	11,092,531 76	12
4,846,188 28	970,070 82	—	8,153,437 93	8,938,419 07	13
133,206 70	511,711 36	26,100 40	610,955 83	1,142,796 32	14
290,301 98	572,203 09	500,671 40	1,949,717 77	1,968,319 72	15
380,378 00	130,598 00	40,717 20	346,871 00	684,708 31	16
85,385 51	46,366 79	17,853 30	20,392 64	321,474 61	17
—	42,089 55	3,283 47	1,939 07	43,142 88	18
—	298 00	891 40	273 00	76 00	19
397 35	—	—	—	—	20
44,813 20	31,730 79	14,722 72	47,367 31	105,448 62	21
33,246 06	1 00	1 00	15,874 00	1 00	22
15,028 47	2,705 95	10,292 04	108,888 95	560,580 37	23
$40,350,977 26	**$40,363,002 47**	**$17,409,234 91**	**$58,263,101 78**	**$125,982,388 93**	24
$27,095,401 72	$35,190,105 90	$14,799,068 53	$30,141,497 38	$73,280,698 69	25
—	—	—	—	—	26
6,983,880 81	—	336,694 02	19,641,642 72	32,991,727 10	27
—	—	—	—	50,610 44	28
2,024,985 85	1,142,100 00	617,249 14	3,781,696 26	6,014,905 66	29
245,328 50	60,771 50	—	9,556 00	—	30
—	—	—	—	—	31
—	—	—	—	—	32
120,530 74	74,755 09	25,317 60	415,939 64	371,399 17	33
123,814 50	233,315 48	175,898 90	84,300 00	1,357,355 67	34
210,727 93	142,907 87	102,153 41	56,816 81	83,341 80	35
—	—	—	—	—	36
29,525 96	27,248 01	2,404 90	29,443 54	3,627,164 70	37
1,830,000 00	1,675,100 00	852,446 12	2,511,000 00	5,216,025 00	38
5.03	4.60	5.41	4.69	4.64	39
1,686,871 25	1,816,698 62	498,002 29	1,591,209 43	2,989,160 70	40
4.64	4.99	3.16	2.97	2.66	41
$40,350,977 26	**$40,363,002 47**	**$17,409,234 91**	**$58,263,101 78**	**$125,982,388 93**	42
10,156	10,406	6,807	10,761	34,284	43
11,127	1,238	12,90	1,426	8,349	44
7,001	1,030	778	1,260	5,136	45
14,282	10,614	7,319	10,927	37,497	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$1,833,633 97	$1,813,985 68	$764,456,78	$2,722,876 18	$5,930,650 07	48
32,621	38,991	18,743	22,816	127,504	49
17,604	21,895	10,825	11,005	57,151	50
$10,929,572 10	$12,125,505 87	$5,148,407 83	$18,303,566 41	$40,644,327 52	51
$9,066,595 87	$10,488,799 08	$4,594,903 40	$14,245,142 03	$34,589,479 48	52
$2,528 00	$3,423 00	$2,151 00	$4,902 00	$2,999 00	53
1,274	2,249	1,362	3,309	7,232	54
$18,072 00	$12,234 00	$8,396 00	$12,080 00	$12,158 00	55
285	882	146	1,331	1,780	56
$1,486 00	$1,589 00	$3,608 00	$1,924 00	$1,748 00	57
$2,479,330 58	$2,393,053 93	$1,079,110 76	$3,432,407 43	$7,301,970 23	58
$158,171 18	$131,128 63	$60,848 07	$179,369 54	$485,598 63	59
65,194 18	26,932 50	18,360 75	43,819 26	113,338 97	60
16,225 17	12,040 70	13,945 45	20,786 86	66,372 51	61
6,419 34	2,900 00	100 00	8,360 00	21,983 00	62
59,168 12	35,484 72	12,797 92	24,970 90	51,260 17	63
103,041 06	76,215 02	29,396 55	102,302 10	345,026 46	64
11 31	7 84	8 60	7 09	9 64	65

		SPRINGFIELD	STONEHAM
		SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK
	Assets		
1	Cash, checks and items	$918,349 99	$236,474 05
2	Due from banks	1,961,989 31	1,076,116 29
3	Chapter 168, s. 51A	6,505,323 76	50,000 00
4	U. S. Government obligations, direct and fully guaranteed	2,499,131 15	1,315,525 27
5	State, county and municipal obligations	450,000 00	—
6	Other bonds, notes and debentures	53,435,769 82	4,389,189 67
7	Bank and fire insurance company stocks, etc.	28,757,481 63	2,109,807 39
8	Federal Funds sold	3,500,000 00	—
9	Real estate loans (conventional)	88,221,185 16	22,780,689 66
10	G.I. loans (in-state)	32,716,637 27	1,819,960 03
11	F.H.A. loans (in-state)	49,032,175 25	1,825,331 95
12	G.I. loans (out-of-state)	41,651,548 71	—
13	F.H.A. loans (out-of-state)	56,075,566 83	—
14	Personal loans	4,926,366 05	167,065 73
15	Other loans	8,894,477 40	1,158,882 59
16	Banking premises	2,317,440 08	186,039 34
17	Furniture and fixtures	796,596 23	58,458 58
18	Other real estate owned, etc.	183,517 81	—
19	Taxes and insurance paid on mortgaged properties	—	1,625 49
20	Mortgage acquisition costs	11,880 25	—
21	Mutual Savings Central Fund, Inc.	262,518 08	15,629 62
22	Deposit Insurance Fund	110,787 99	1 00
23	All other assets	137,256 64	8,047 14
24	Total	**$383,365,999 41**	**$37,225,843 80**
	Liabilities		
25	Ordinary deposits	$197,773,012 92	$20,066,216 65
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	115,775,801 37	11,083,764 32
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	19,732,832 89	2,105,259 19
30	Club deposits	363,701 00	55,155 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	3,539,291 59	66,368 80
34	Due to mortgagors	4,999,009 17	920,846 58
35	Mortgagors' payments not applied	7,830,377 57	169,076 09
36	Net interim income	1,820,188 84	7,017 35
37	All other liabilities	1,225,832 72	57,986 91
38	Guaranty Fund	14,322,002 00	1,327,200 00
39	Percentage to total deposits	4.29	3.98
40	Other surplus accounts	15,983,949 34	1,366,952 91
41	Percentage to total deposits	4.79	4.10
42	Total	**$383,365,999 41**	**$37,225,843 80**
	General Information		
43	Number of deposit accounts October 31, 1970	128,101	11,263
44	Number of deposit accounts opened during period	26,814	1,560
45	Number of deposit accounts closed during period	17,967	1,285
46	Number of accounts October 31, 1971	136,948	11,538
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$16,907,452 69	$1,671,696 51
49	Number of deposits made during period	603,954	37,806
50	Number of withdrawals made during period	300,938	22,081
51	Amount deposited during period	$130,277,159 99	$15,052,961 46
52	Amount withdrawn during period	$113,027,846 80	$12,392,569 80
53	Average amount in each account	$2,430 00	$2,882 00
54	Number of real estate loans October 31	20,008	1,851
55	Average real estate loan	$13,380 00	$14,291 00
56	Number of other loans October 31	8,579	809
57	Average other loan	$1,611 00	$1,639 00
58	*Gross income received during period	$22,360,097 15	$2,183,480 71
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$1,201,342 56	$151,957 48
60	*Bank building occupancy	384,578 66	35,497 12
61	Advertising	198,163 90	6,485 94
62	Contributions, etc.	86,143 92	1,033 00
63	State tax	364,164 73	23,433 50
64	Miscellaneous	769,341 70	79,811 06
65	Total of above costs per $1,000 of deposits	901	8 97

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

TAUNTON		UXBRIDGE	WAKEFIELD	WALTHAM	
BRISTOL COUNTY AVINGS BANK	TANUTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	
$295,456 19	$199,408 37	$87,922 78	$139,638 96	$462,760 38	1
359,954 06	477,563 78	162,126 13	2,283,780 88	1,547,402 92	2
265,348 28	—	52,764 40	437,528 78	—	3
6,211,519 20	3,377,025 01	100,000 00	5,335,448 85	4,282,156 12	4
—	—	—	134,355 50	24,999 86	5
7,941,547 07	3,968,878 31	6,996,094 88	8,248,104 62	20,967,803 26	6
2,636,183 99	1,109,709 60	1,564,029 75	4,778,118 69	2,725,279 58	7
1,575,000 00	800,000 00	200,000 00	—	—	8
23,319,155 99	21,967,226 28	10,431,178 58	26,425,890 81	46,658,271 45	9
4,898,225 62	1,147,263 08	306,231 39	2,846,788 25	2,645,783 15	10
3,648,143 29	451,962 99	—	2,183,483 07	2,191,430 38	11
930,030 63	—	84,011 01	2,115,538 04	3,049,046 83	12
616,129 52	363,042 31	1,534,186 09	2,135,024 18	5,361,279 25	13
587,009 47	551,074 21	98,020 08	—	897,130 70	14
772,345 20	867,573 74	363,727 19	605,650 67	1,186,540 44	15
504,412 96	99,734 94	59,677 90	363,097 32	236,940 33	16
79,946 61	84,042 55	22,885 41	75,167 36	102,943 17	17
—	10,848 83	—	—	18,094 91	18
455 40	914 97	—	8,154 25	—	19
—	—	3,739 92	30,508 29	38,287 00	20
40,219 03	37,495 01	21,229 35	31,277 22	54,769 81	21
1 00	21,096 48	1 00	12,356 41	1 00	22
301,592 68	205,707 12	6,800 59	9,389 68	446,200 21	23
$54,145,676 19	**$35,740,567 58**	**$22,094,626 45**	**$58,199,301 83**	**$92,897,120 12**	24
$34,586,016 91	$22,938,759 91	$13,468,949 47	$34,713,931 01	$61,819,936 90	25
—	—	28,974 02	—	—	26
10,809,162 33	8,212,626 44	5,452,116 50	15,792,136 12	20,115,683 79	27
—	—	—	—	—	28
2,505,608 12	626,229 78	581,074 80	—	2,220,800 00	29
326,501 48	193,124 25	41,296 00	77,780 00	82,779 00	30
—	—	—	—	—	31
212,882 16	—	—	—	28,761 73	32
94,435 15	177,105 41	90,084 43	128,037 17	346,461 12	33
832,173 26	605,399 20	161,840 11	414,391 00	582,673 91	34
1,267,646 74	584,819 05	132,491 87	470,604 96	654,098 63	35
—	226,878 79	136,623 75	—	434,306 82	36
210,438 21	234,411 95	20,220 05	1,913,408 30	101,828 53	37
1,948,400 00	1,461,975 41	1,060,300 00	2,180,000 00	3,491,600 00	38
4.04	4.57	5.42	4.31	4.14	39
1,352,411 83	479,237 39	920,655 45	2,509,013 27	3,018,089 69	40
2.80	1.50	4.70	4.96	3.58	41
$54,145,676 19	**$35,740,567 58**	**$22,094,626 45**	**$58,199,301 83**	**$92,897,120 12**	42
16,533	13,788	7,499	15,939	26,677	43
2,377	1,813	814	2,335	3,969	44
1,731	1,761	680	1,780	3,073	45
17,179	13,840	7,633	16,494	27,573	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,399,658 25	$1,552,803 99	994,766 47	2,545,528 13	3,884,200 32	48
60,108	42,927	23,358	65,371	97,058	49
27,683	25,827	10,968	36,409	50,572	50
$18,089,052 08	$9,586,570 61	$4,314,151 28	$21,255,561 11	$36,321,980 39	51
$13,925,782 39	$7,892,372 32	$4,198,599 57	$17,774,570 27	$29,451,469 10	52
$2,788 00	$2,286 00	$2,559 00	$3,062 00	$3,039 00	53
2,911	2,070	1,485	2,361	3,812	54
$11,190 00	$11,560 00	$8,320 00	$15,124 00	$15,715 00	55
1,042	806	354	324	1,127	56
$1,305 00	$1,760 00	$1,304 00	$1,869 00	$1,849 00	57
$3,167,161 13	$2,255,318 03	$1,336,993 88	$3,359,871 00	$5,595,694 52	58
$224,200 38	$140,297 17	$94,654 98	$185,707 99	$333,072 21	59
66,171 36	17,558 82	15,900 99	60,076 75	63,717 78	60
29,362 92	20,851 04	5,908 29	8,880 28	19,079 40	61
6,490 42	1,860 00	1,827 66	6,728 09	15,449 91	62
41,682 30	24,861 79	20,928 25	61,541 57	80,346 45	63
124,369 60	161,002 07	48,856 85	99,067 98	175,697 76	64
10 28	11 53	9 63	8 36	8 17	65

		WARE	WAREHAM
		WARE SAVINGS BANK	WAREHAM SAVINGS BANK
	Assets		
1	Cash, checks and items	$52,271 37	$190,370 01
2	Due from banks	330,223 96	504,191 96
3	Chapter 168, s. 51A	545,164 57	111,275 97
4	U. S. Government obligations, direct and fully guaranteed	1,845,223 56	1,599,887 50
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	13,353,167 64	18,850,234 90
7	Bank and fire insurance company stocks, etc.	5,399,151 08	2,898,755 82
8	Federal Funds sold	600,000 00	2,350,000 00
9	Real estate loans (conventional)	54,294,920 29	43,413,970 20
10	G.I. loans (in-state)	1,315,690 08	2,358,119 43
11	F.H.A. loans (in-state)	1,629,601 01	—
12	G.I. loans (out-of-state)	1,032,277 82	1,625,140 41
13	F.H.A. loans (out-of-state)	2,143,943 46	1,485,045 94
14	Personal loans	160,042 06	701,383 23
15	Other loans	935,763 44	1,849,843 31
16	Banking premises	181,576 80	528,474 83
17	Furniture and fixtures	98,694 97	229,750 79
18	Other real estate owned, etc.	26,608 45	—
19	Taxes and insurance paid on mortgaged properties	—	7,979 61
20	Mortgage acquisition costs	250,676 62	—
21	Mutual Savings Central Fund, Inc.	58,299 43	28,551 92
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	202,272 77	391,003 67
24	Total	**$84,455,570 38**	**$79,123,980 50**
	Liabilities		
25	Ordinary deposits	$27,972,967 38	$45,445,351 76
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	34,991,277 85	19,279,072 04
28	Systematic Savings Account deposits	—	51,664 74
29	Term Deposit Accounts	8,134,898 30	6,272,771 87
30	Club deposits	48,429 00	169,242 90
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	4,923 87
33	Unearned discount	109,893 75	182,985 87
34	Due to mortgagors	871,690 45	1,085,792 37
35	Mortgagors' payments not applied	4,079,018 38	552,990 28
36	Net interim income	440,570 41	364,386 97
37	All other liabilities	5,869 24	126,029 16
38	Guaranty Fund	3,300,700 00	2,573,300 00
39	Percentage to total deposits	4.64	3.61
40	Other surplus accounts	4,500,255 62	3,015,468 67
41	Percentage to total deposits	6.33	4.23
42	Total	**$84,455,570 38**	**$79,123,980 50**
	General Information		
43	Number of deposit accounts October 31, 1970	15,197	19,669
44	Number of deposit accounts opened during period	2,088	2,811
45	Number of deposit accounts closed during period	1,736	3,165
46	Number of accounts October 31, 1971	15,549	19,315
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$3,692,384 51	$3,527,201 88
49	Number of deposits made during period	35,346	57,053
50	Number of withdrawals made during period	14,667	35,217
51	Amount deposited during period	$16,267,513 23	$33,653,320 81
52	Amount withdrawn during period	$14,757,933 38	$26,296,864 00
53	Average amount in each account	$4,573 00	$3,678 00
54	Number of real estate loans October 31	4,099	3,734
55	Average real estate loan	$14,739 00	$13,091 00
56	Number of other loans October 31	511	868
57	Average other loan	$2,144 00	$2,939 00
58	*Gross income received during period	$5,225,970 16	$4,872,758 58
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc	$250,603 52	$318,667 92
60	*Bank building occupancy	43,693 98	81,628 81
61	Advertising	41,148 79	61,064 53
62	Contributions, etc.	5,840 00	5,621 65
63	State tax	56,208 24	60,438 59
64	Miscellaneous	143,456 33	212,156 88
65	Total of above costs per $1,000 of deposits	7 61	10 41

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WARREN	WATERTOWN	WEBSTER	WAKEFIELD	
WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	
$53,445 44	$153,213 13	$238,487 78	$39,135 02	1
90,376 28	374,810 64	1,453,173 43	351,933 33	2
—	—	—	—	3
250,458 35	12,607,715 87	710,009 44	490,097 12	4
—	—	—	—	5
1,107,724 64	71,298 75	10,090,727 21	1,048,461 55	6
325,963 33	3,649,388 76	2,305,151 18	191,650 17	7
230,000 00	700,000 00	—	800,000 00	8
5,578,064 73	38,679,568 19	19,013,203 24	6,615,899 37	9
147,328 71	2,523,617 63	3,362,663 88	—	10
123,782 93	2,689,390 52	2,726,705 17	—	11
—	1,972,027 08	1,257,948 49	44,348 07	12
—	2,415,346 31	913,792 24	389,590 76	13
264,216 47	1,272,985 31	807,124 06	207,778 13	14
326,296 31	1,084,782 67	1,006,160 31	544,832 19	15
142,023 66	303,621 45	286,567 73	30,138 70	16
27,436 33	75,211 20	21,342 16	25,357 59	17
—	—	—	—	18
1,275 11	—	—	185 27	19
1,098 88	64,948 30	—	—	20
7,332 94	26,315 50	30,666 30	6,505 92	21
1 00	1 00	1 00	4,278 88	22
9,437 49	33,327 80	3,721 86	5,000 93	23
$8,686,262 60	**$68,697,570 11**	**$44,227,455 48**	**$10,795,193 00**	24
$4,491,198 13	$39,969,139 54	$38,396,764 26	$8,728,957 73	25
—	3,332,654 00	—	—	26
2,611,766 37	10,485,519 21	—	1,129,213 90	27
—	—	—	—	28
329,006 53	8,146,501 39	792,657 98	—	29
74,399 00	21,379 00	230,160 00	21,693 50	30
—	—	—	—	31
—	2,882 49	—	—	32
77,243 80	303,543 25	183,086 37	34,283 65	33
72,143 63	1,275,016 28	165,129 82	152,799 58	34
300,184 36	864,823 89	306,407 04	39,357 52	35
30,656 11	230,522 46	—	11,120 16	36
18,156 43	62,686 99	35,821 20	(33,890 01)	37
358,250 00	1,972,500 00	1,716,747 12	321,600 00	38
4.77	3.18	4.36	3.25	39
323,258 24	1,030,401 61	2,400,681 69	390,056 97	40
4.31	3.28	6.09	3.95	41
$8,686,262 60	**$68,697,570 11**	**$44,227,455 48**	**$10,795,193 00**	42
3,361	19,838	13,551	2,836	43
664	4,812	1,587	649	44
398	2,479	1,173	403	45
3,627	22,171	13,965	3,082	46
5¼–5½	5¼–5½	5¼	5¼–5½	47
$362,099 58	$2,900,945 22	$1,969,845 43	$459,522 28	48
15,322	87,914	46,755	10,553	49
5,883	42,698	21,706	8,296	50
$2,539,882 92	$29,967,010 84	$10,486,136 48	$5,539,435 59	51
$2,103,370 95	$21,973,767 74	$9,135,091 69	$4,457,696 94	52
$2,049 00	$2,793 00	$2,806 00	$3,199 00	53
603	2,785	2,479	782	54
$9,700 00	$17,336 00	$11,002 00	$9,015 00	55
373	1,330	1,152	320	56
$1,583 00	$1,773 00	$1,574 00	$2,352 00	57
$532,266 13	$3,916,462 66	$2,684,794 31	$641,648 16	58
$64,732 70	$294,528 65	$159,242 85	$53,034 03	59
18,191 02	67,948 56	42,418 79	3,376 00	60
13,498 83	43,355 38	12,723 28	5,968 00	61
472 00	4,850 00	7,403 11	1,647 64	62
1,269 16	43,409 34	40,159 09	7,748 73	63
40,905 59	154,854 44	89,850 00	39,325 03	64
18 71	9 83	8 96	11 30	65

		WEST-BOROUGH	WESTFIELD
		WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK
	Assets		
1	Cash, checks and items	$51,535 54	$318,423 14
2	Due from banks	177,020 78	841,781 60
3	Chapter 168, s. 51A	—	170,000 00
4	U. S. Government obligations, direct and fully guaranteed	1,159,611 21	5,195,651 83
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	5,441,670 96	4,154,959 22
7	Bank and fire insurance company stocks, etc.	723,378 20	3,626,737 36
8	Federal Funds sold	600,000 00	100,000 00
9	Real estate loans (conventional)	15,017,879 22	48,988,594 77
10	G.I. loans (in-state)	1,221,299 31	1,968,373 24
11	F.H.A. loans (in-state)	1,469,960 20	1,160,313 57
12	G.I. loans (out-of-state)	—	1,117,326 78
13	F.H.A. loans (out-of-state)	—	197,369 32
14	Personal loans	145,051 11	856,715 73
15	Other loans	381,257 41	2,004,836 50
16	Banking premises	42,193 76	890,831 63
17	Furniture and fixtures	43,723 74	192,334 49
18	Other real estate owned, etc.	—	31,123 63
19	Taxes and insurance paid on mortgaged properties	—	2,010 50
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	14,821 26	48,992 85
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	129,342 17	183,085 01
24	Total	**$26,618,745 87**	**$72,049,462 17**
	Liabilities		
25	Ordinary deposits	$17,484,287 91	$41,925,916 21
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	6,165,600 14	18,666,169 13
28	Systematic Savings Account deposits	940 26	—
29	Term Deposit Accounts	384,658 79	4,505,742 33
30	Club deposits	5,300 00	19,209 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	14,220 56	140,905 98
34	Due to mortgagors	236,894 82	1,076,458 34
35	Mortgagors' payments not applied	257,868 33	203,549 21
36	Net interim income	—	174,249 95
37	All other liabilities	81,032 13	34,385 12
38	Guaranty Fund	878,400 00	2,354,850 00
39	Percentage to total deposits	3.65	3.62
40	Other surplus accounts	1,109,542 93	2,948,026 40
41	Percentage to total deposits	4.62	4.53
42	Total	**$26,618,745 87**	**$72,049,462 17**
	General Information		
43	Number of deposit accounts October 31, 1970	11,792	23,404
44	Number of deposit accounts opened during period	1,876	2,991
45	Number of deposit accounts closed during period	1,744	2,630
46	Number of accounts October 31, 1971	11,924	23,765
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,195,553 36	$3,242,801 15
49	Number of deposits made during period	59,632	77,823
50	Number of withdrawals made during period	27,445	37,114
51	Amount deposited during period	$11,738,227 66	$23,646,976 70
52	Amount withdrawn during period	$9,744,978 47	$18,656,099 64
53	Average amount in each account	$2,016 00	$2,721 00
54	Number of real estate loans October 31	1,480	3,700
55	Average real estate loan	$11,966 00	$14,441 00
56	Number of other loans October 31	378	17 50
57	Average other loan	$1,392 00	$1,635 00
58	*Gross income received during period	$1,651,096 10	$4,326,083 03
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$97,497 24	$361,046 60
60	*Bank building occupancy	28,630 83	122,980 30
61	Advertising	11,549 12	36,603 56
62	Contributions, etc.	580 00	6,750 00
63	State tax	18,702 61	10,758 53
64	Miscellaneous	86,943 08	195,284 78
65	Total of above costs per $1,000 of deposits	10 15	11 27

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WESTFIELD	WEYMOUTH			
WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	
$248,151 66	$53,295 33	$212,625 23	$129,384 96	1
53,505 66	16,881 14	1,173,471 70	486,637 38	2
324,263 79	38,949 52	218,042 00	—	3
769,364 28	1,742,726 84	3,127,350 00	598,968 75	4
—	—	—	—	5
5,499,777 11	2,760,266 04	5,922,536 03	7,982,059 61	6
2,847,622 72	523,658 31	3,371,367 34	2,191,190 96	7
—	950,000 00	—	1,150,000 00	8
30,799,920 15	10,626,815 56	26,064,974 36	20,416,681 09	9
2,943,742 68	1,953,888 53	2,337,885 18	2,534,335 86	10
2,072,086 59	693,792 67	2,080,522 46	2,614,590 69	11
1,263,526 84	—	469,329 82	122,280 58	12
2,007,302 52	—	330,435 51	381,760 56	13
711,583 42	93,651 27	479,427 13	245,083 47	14
1,343,121 29	107,224 71	592,476 72	436,100 46	15
661,881 05	125,945 11	171,267 80	293,589 30	16
216,667 94	47,047 40	138,305 82	140,546 81	17
97,125 00	—	—	—	81
662 64	—	36 27	—	19
—	311 95	—	—	20
32,598 96	11,069 74	28,865 86	29,223 17	21
1 00	1 00	1 00	1 00	22
261,744 15	60,954 13	91,131 92	193,836 30	23
$52,154,649 45	**$19,806,479 25**	**$46,810,052 15**	**$39,946,270 95**	24
$29,552,774 61	$10,241,227 29	$24,366,811 02	$21,280,643 15	25
—	—	—	—	26
14,026,589 89	5,600,090 57	14,910,786 35	13,202,939 24	27
—	—	—	—	28
2,855,017 31	1,494,664 15	1,764,000 00	1,766,000 00	29
8,630 50	80,736 00	85,705 00	1,240 00	30
—	—	—	—	31
—	15,701 76	—	—	32
121,864 97	12,154 82	99,917 32	46,138 70	33
1,005,694 43	7,510 00	1,017,387 32	345,075 61	34
345,867 52	924,740 11	446,018 75	267,961 46	35
—	32,829 43	122,840 20	241,581 40	36
37,063 88	22,245 69	34,801 62	53,689 35	37
1,778,050 00	659,731 70	1,809,200 00	1,494,634 87	38
3.83	3.78	4.40	4.12	39
2,423,096 34	714,847 73	2,152,584 57	1,246,367 17	40
5.22	4.10	5.23	3.44	41
$52,154,649 45	**$19,806,479 25**	**$46,810,052 15**	**$39,946,270 95**	42
17,457	5,821	14,333	9,950	43
2,501	1,529	2,978	3,284	44
2,198	834	1,839	18,96	45
17,760	6,516	15,472	11,338	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$2,357,870 49	$844,092 09	$2,036,740 82	$1,808,468 69	48
90,359	25,334	58,959	53,366	49
43,117	14,321	30,536	33,824	50
$17,398,024 31	$7,871,567 52	$17,085,776 01	$13,799,151 49	51
$15,407,519 77	$6,313,353 43	$14,316,054 13	$11,218,133 54	52
$2,594 00	$2,661 00	$2,653 00	$3,197 00	53
3,033	1,150	2,279	1,894	54
$12,887 00	$11,543 00	$11,463 00	$13,764 00	55
1,453	130	642	514	56
$1,414 00	$1,545 00	$1,670 00	$1,325 00	57
$3,244,781 08	$1,192,835 89	$2,819,351 52	$2,471,055 67	58
$277,404 22	$89,264 72	$212,726 34	$186,221 47	59
76,789 07	24,733 62	38,792 29	54,747 74	60
42,946 67	11,324 86	33,997 62	25,373 71	61
4,400 00	50 00	750 00	610 00	62
38,195 91	13,942 52	33,641 75	29,926 52	63
151,211 72	62,017 95	149,312 86	115,456 03	64
12 72	11 61	11 43	11 37	65

		WHITMAN	WILLIAMSBURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
	Assets		
1	Cash, checks and items	$109,949 44	$60,513 34
2	Due from banks	242,059 52	43,593 37
3	Chapter 168, s. 51A	500 00	—
4	U. S. Government obligations, direct and fully guaranteed	1,136,266 33	282,746 09
5	State, county and municipal obligations	—	20,688 20
6	Other bonds, notes and debentures	7,362,749 47	559,168 91
7	Bank and fire insurance company stocks, etc.	737,044 01	57,921 50
8	Federal Funds sold	200,000 00	50,000 00
9	Real estate loans (conventional)	13,029,418 12	4,049,123 80
10	G.I. loans (in-state)	2,409,026 23	—
11	F.H.A. loans (in-state)	1,754,759 49	88,750 83
12	G.I. loans (out-of-state)	497,641 34	—
13	F.H.A. loans (out-of-state)	1,184,724 20	—
14	Personal loans	—	243,522 55
15	Other loans	338,937 00	285,851 23
16	Banking premises	376,127 87	71,637 79
17	Furniture and fixtures	60,495 16	25,555 97
18	Other real estate owned, etc.	—	
19	Taxes and insurance paid on mortgaged properties	187 00	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	225,949 01	19,786 03
24	Total	**$29,682,830 17**	**$5,865,315 57**
	Liabilities		
25	Ordinary deposits	$22,545,595 43	$3,994,248 21
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	515,052 60	952,741 34
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,094,349 96	295,205 98
30	Club deposits	133,014 50	22,739 50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	75,221 83	29,431 78
34	Due to mortgagors	515,538 53	82,677 97
35	Mortgagors' payments not applied	23,333 81	11,458 15
36	Net interim income	91,559 23	—
37	All other liabilities	38,286 82	2,225 27
38	Guaranty Fund	1,270,900 00	304,300 00
39	Percentage to total deposits	4.83	5.78
40	Other surplus accounts	1,379,977 46	170,287 37
41	Percentage to total deposits	5.25	3.23
42	Total	**$29,682,830 17**	**$5,865,315 57**
	General Information		
43	Number of deposit accounts October 31, 1970	9,799	3,403
44	Number of deposit accounts opened during period	1,416	468
45	Number of deposit accounts closed during period	1,267	357
46	Number of accounts October 31, 1971	9,948	3,514
47	†Last rates of dividends, including extras, paid for year	5¼–5½	5¼–5½
48	Amount of all dividends paid during period	$1,328,688 94	$253,229 14
49	Number of deposits made during period	35,112	9,315
50	Number of withdrawals made during period	20,658	6,277
51	Amount deposited during period	$9,500,274 86	$2,280,803 28
52	Amount withdrawn during period	$8,710,294 30	$1,964,764 03
53	Average amount in each account	$2,629 00	$1,485 00
54	Number of real estate loans October 31	1,765	619
55	Average real estate loan	$10,694 00	$6,685 00
56	Number of other loans October 31	143	482
57	Average other loan	$2,370 00	$1,098 00
58	*Gross income received during period	$1,835,123 31	$338,227 03
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$137,285 03	$34,301 02
60	*Bank building occupancy	37,374 36	8,708 09
61	Advertising	10,536 78	4,424 33
62	Contributions, etc.	1,278 75	95 00
63	State tax	32,575 44	1,168 89
64	Miscellaneous	89,561 96	25,927 56
65	Total of above costs per $1,000 of deposits	11 80	14 23

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WILLIAMSTOWN	WINCHENDON	WINCHESTER	WINTHROP	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	
$150,380 12	$33,382 94	$194,843 29	$117,088 59	1
10,986 00	36,333 36	409,158 19	1,374,413 31	2
—	50,916 51	—	—	3
495,382 41	857,161 79	3,729,237 65	497,375 00	4
—	100,000 00	—	—	5
4,048,366 58	3,918,951 06	9,896,128 35	4,425,674 74	6
809,963 05	1,318,298 42	1,734,564 54	247,447 96	7
1,000,000 00	600,000 00	—	—	8
16,464,249 17	12,656,492 66	29,128,514 45	18,218,045 65	9
—	72,457 92	1,891,121 28	1,135,258 02	10
—	63,009 52	974,049 71	1,250,728 05	11
525,708 42	84,427 93	967,058 97	893,604 73	12
767,017 20	134,546 27	628,611 25	363,686 56	13
646,529 04	98,434 08	201,883 12	—	14
1,025,349 61	441,387 92	688,919 31	259,095 38	15
200,743 10	74,535 41	126,460 00	199,723 88	16
53,433 63	33,059 91	46,300 12	77,542 59	17
18,762 58	17,235 34	17,457 06	—	18
1,734 00	22,920 90	—	—	19
420 00	23,824 95	14,675 06	—	20
20,161 42	13,351 53	21,852 04	6,682 95	21
1 00	1 00	1 00	8,310 30	22
62,806 63	89,855 25	8,395 48	11,534 84	23
$26,301,993 96	**$20,740,684 67**	**$50,679,230 87**	**$29,096,212 55**	24
$12,130,556 62	$12,557,144 29	$33,270,270 04	$24,419,307 51	25
900,305 52	—	—	—	26
8,771,683 72	3,281,446 00	8,666,037 81	—	27
—	—	—	—	28
1,570,696 17	1,889,978 25	3,691,741 82	1,732,200 00	29
21,090 00	138,558 50	92,636 00	135,880 00	30
—	—	—	—	31
111,256 17	—	—	—	32
107,514 54	6,410 47	108,343 22	56,959 87	33
395,536 69	342,400 11	710,190 82	476,706 70	34
77,668 95	265,483 67	417,110 74	789,218 79	35
(500 35)	—	—	—	36
13,838 21	16,321 67	44,162 93	4,245 10	37
1,198,799 92	1,000,000 00	1,815,011 00	553,575 43	38
5.12	5.60	3.97	2.11	39
1,003,547 80	1,242,941 71	1,863,726 49	928,119 15	40
4.29	6.96	4.07	3.53	41
$26,301,993 96	**$20,740,684 67**	**$50,679,230 87**	**$29,096,212 55**	42
6,595	7,502	13,505	9,313	43
975	745	2,764	1,395	44
835	1,501	2,140	840	45
6,735	6,746	14,129	9,868	46
5¼–5½	5¼–5½	5¼–5½	5¼	47
$1,189,451 85	$901,590 33	$2,253,686 20	$1,256,817 23	48
18,166	15,498	53,419	30,089	49
10,172	9,867	29,752	16,726	50
$7,861,536 82	$4,876,605 18	$24,256,916 97	$11,745,407 08	51
$7,081,924 91	$4,601,279 42	$19,624,328 50	$9,288,520 06	52
$3,470 00	$2,620 00	$3,216 00	$2,650 00	53
1,335	1,162	1,927	1,116	54
$13,301 00	$11,997 00	$17,430 00	$19,589 00	55
935	349	471	117	56
$1,788 00	$1,546 00	$1,891 00	$2,300 00	57
$1,542,315 95	$1,329,152 80	$3,018,527 41	$1,847,065 88	58
$109,535 44	$93,882 95	$190,853 72	$97,364 21	59
42,223 52	18,094 36	28,014 21	17,658 86	60
9,654 72	4,884 66	9,555 93	7,161 60	61
2,515 00	635 00	3,774 33	1,200 00	62
1,534 20	15,886 56	44,290 21	14,912 50	63
63,354 79	49,062 36	87,016 57	87,623 78	64
9 79	10 29	7 96	8 64	65

		WOBURN	WORCESTER
		WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK
	Assets		
1	Cash, checks and items	$135,665 21	$67,472 21
2	Due from banks	295,144 17	43,050 61
3	Chapter 168, s. 51A	174,011 58	—
4	U. S. Government obligations, direct and fully guaranteed	2,505,453 19	5,289,751 29
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	6,430,867 21	14,988,127 01
7	Bank and fire insurance company stocks, etc.	2,224,754 25	1,064,947 61
8	Federal Funds sold	1,200,000 00	—
9	Real estate loans (conventional)	27,306,836 19	14,041,674 35
10	G.I. loans (in-state)	2,355,365 14	4,615,054 39
11	F.H.A. loans (in-state)	658,260 96	2,812,622 19
12	G.I. loans (out-of-state)	1,414,742 48	5,175,743 08
13	F.H.A. loans (out-of-state)	659,135 59	3,867,403 32
14	Personal loans	695,008 04	636,431 02
15	Other loans	588,533 04	788,505 00
16	Banking premises	240,348 71	—
17	Furniture and fixtures	121,362 40	47,416 33
18	Other real estate owned, etc.	—	53,306 36
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	35,518 40
21	Mutual Savings Central Fund, Inc.	37,789 68	24,263 34
22	Deposit Insurance Fund	1 00	1 00
23	All other assets	13,652 17	21,227 43
24	Total	**$47,056,931 01**	**$53,572,514 94**
	Liabilities		
25	Ordinary deposits	$37,517,672 41	$32,911,247 08
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	580,336 22	11,146,520 41
28	Systematic Savings Account deposits	—	428,196 37
29	Term Deposit Accounts	2,639,792 10	4,096,573 34
30	Club deposits	59,232 00	10,136 00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	17,234 87
33	Unearned discount	87,657 13	487,850 00
34	Due to mortgagors	1,109,513 91	36,762 94
35	Mortgagors' payments not applied	1,372,576 21	1,272,425 62
36	Net interim income	179,881 95	—
37	All other liabilities	112,198 08	37,942 15
38	Guaranty Fund	1,913,900 00	1,872,970 81
39	Percentage to total deposits	4.69	3.85
40	Other surplus accounts	1,484,171 00	1,254,675 35
41	Percentage to total deposits	3.64	2.58
42	Total	**$47,056,931 01**	**$53,572,514 94**
	General Information		
43	Number of deposit accounts October 31, 1970	14,901	14,324
44	Number of deposit accounts opened during period	2,460	2,053
45	Number of deposit accounts closed during period	1,700	1,907
46	Number of accounts October 31, 1971	15,661	14,470
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,994,517 17	$2,489,317 29
49	Number of deposits made during period	57,019	35,447
50	Number of withdrawals made during period	28,375	16,426
51	Amount deposited during period	$16,853,091 34	$13,683,866 93
52	Amount withdrawn during period	$13,512,615 89	$10,997,585 31
53	Average amount in each account	$2,601 00	$3,357 00
54	Number of real estate loans October 31	2,403	2,910
55	Average real estate loan	$13,481 00	$10,485 00
56	Number of other loans October 31	841	1,423
57	Average other loan	$1,526 00	$1,001 00
58	*Gross income received during period	$2,847,086 22	$3,118,248 54
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$217,826 84	$193,003 53
60	*Bank building occupancy	60,148 36	20,154 12
61	Advertising	21,910 00	33,809 78
62	Contributions, etc.	3,850 00	4,408 34
63	State tax	35,576 26	55,538 21
64	Miscellaneous	149,050 43	112,974 00
65	Total of above costs per $1,000 of deposits	11 99	8 64

*Includes 3% of amount invested in banking premises.
†Ordinary – Special Notice deposits.

WORCESTER			YARMOUTH	
CONSUMERS SAVINGS BANK	PEOPLE'S MECHANICS SAVINGS BANK	WORCESTER COUNTY INSTITUTION FOR SAVINGS	BASS RIVER SAVINGS BANK	
$840,347 65	$1,148,107 30	$1,087,361 50	$247,526 17	1
325,236 72	120,762 93	274,787 05	6,443,886 25	2
128,104 29	898,761 31	—	532,400 00	3
13,517,210 36	6,414,285 84	15,220,663 06	12,421,146 17	4
—	—	—	—	5
38,498,902 34	62,396,991 82	46,985,800 01	35,099,232 04	6
4,318,962 83	12,148,129 33	3,319,565 34	2,530,792 67	7
3,300,000 00	7,850,000 00	1,300,000 00	—	8
53,814,115 57	91,105,109 69	33,228,559 55	77,242,706 83	9
20,270,791 44	15,533,794 85	72,370,623 39	505,007 91	10
21,167,605 02	16,466,758 38	58,358,658 24	115,182 22	11
18,921,985 74	26,075,277 80	15,074,555 97	1,888,896 25	12
25,658,620 07	22,402,206 09	35,377,707 84	2,179,919 77	13
4,201,897 23	5,173,691 18	6,577,106 16	433,976 62	14
2,132,764 10	1,722,098 20	3,297,474 86	2,420,662 28	15
494,222 08	1,188,050 32	2,034,819 18	315,723 23	16
333,166 05	256,885 02	363,966 80	249,611 08	17
75,111 32	27,735 91	166,481 45	1,822,153 79	18
1,399 12	—	—	182 00	19
—	—	148,949 27	—	20
121,549 74	256,933 88	251,188 67	27,330 14	21
—	2 00	—	37,203 02	22
2,376,243 60	70,465 29	553,208 73	232,199 91	23
$210,498,235 27	**$271,256,047 14**	**$295,991,477 07**	**$144,745,738 35**	24
$119,164,744 84	$175,394,655 29	$182,722,343 14	$69,467,059 70	25
—	—	—	—	26
51,695,023 21	53,611,753 34	67,162,525 32	42,922,868 63	27
449,784 63	537,170 82	214,902 49	181,641 02	28
7,137,098 54	10,691,982 41	5,702,972 74	21,199,960 27	29
507,978 51	918 69	2,456,354 98	451,535 00	30
—	—	—	—	31
14,133 17	16,420 64	—	640,333 72	32
2,143,324 02	1,591,012 61	1,743,754 24	538,111 15	33
2,555,976 89	1,487,636 20	1,222,757 28	1,392,489 91	34
331,748 79	5,927,367 58	10,332,870 70	2,048,561 89	35
—	—	—	—	36
6,001,896 97	742,724 72	317,183 99	78,479 22	37
8,248,600 00	11,894,700 00	12,766,563 41	2,467,800 00	38
4.71	4.95	4.94	1.84	39
12,067,925 70	9,359,704 84	11,349,248 78	3,356,897 84	40
6.74	3.90	4.39	2.50	41
$210,498,235 27	**$271,256,047 14**	**$295,991,477 07**	**$144,745,738 35**	42
57,457	80,051	101,758	30,006	43
7,867	10,621	13,579	7,929	44
5,716	10,225	11,951	4,580	45
59,608	80,447	103,386	33,355	46
5¼–5½	5¼–5½	5¼–5½	5¼–5½	47
$9,152,971 03	$12,429,570 84	$12,876,083 30	$6,634,702 03	48
222,581	270,841	439,982	111,595	49
112,105	142,207	204,812	79,707	50
$53,780,469 38	$73,951,561 74	$87,552,278 11	$73,788,585 66	51
$45,770,134 51	$67,960,119 70	$77,272,930 46	$56,228,624 62	52
$2,994 00	$2,986 00	$2,474 00	$4,007 00	53
11,826	13,837	19,130	4,398	54
$11,824 00	$12,400 00	$11,208 00	$18,629 00	55
3,709	4,757	7,543	1,352	56
$1,708 00	$1,449 00	$1,309 00	$2,111 00	57
$12,335,097 66	$16,377,010 25	$17,109,139 95	$9,371,445 24	58
$1,004,961 32	$1,117,611 57	$1,042,805 51	$573,766 45	59
264,637 17	261,245 51	373,338 04	43,292 67	60
169,274 66	212,761 05	161,294 76	94,613 03	61
6,955 00	24,417 20	14,000 00	9,475 00	62
199,200 00	316,362 30	244,170 89	110,190 86	63
684,288 80	728,647 11	686,758 50	346,551 25	64
13 05	11 70	9 96	88 81	65

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENTS OF CONDITION, OCTOBER 31, 1971

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	$ 120,501 63	Deposits	$10,127,603 73
United States Government obligations direct and fully guaranteed	11,208,388 15	Surplus	1,367,121 46
All other assets	165,935 31		
Total Assets	**$11,494,825 09**	Total Liabilities	**$11,494,825 09**

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	$ 100 00	Assessments from member banks	$68,549,305 58
Balances with banks	487,523 55	All other liabilities	2,062 63
United States Government obligations direct and fully guaranteed	113,119,426 51	Surplus	46,864,006 06
All other assets	1,808,324 21		
Total Assets	**$115,415,374 27**	Total Liabilities	**$115,415,374 27**

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1971

Assets		Liabilities	
Cash	$ 355,418 33	Shares of beneficial interest (50,338)	$74,019,092 76
Investments (at cost)	74,730,809 92	Accounts payable, investments	345,728 10
Accounts receivable, investments	745,959 94	Expenses accrued	7,647 82
Dividends receivable	145,735 45	Undistributed net income	649,022 46
Interest receivable	4,971 67	Accumulated and realized gain on securities	954,145 98
		Other liabilities	7,258 19
Total Assets	**$75,982,895 31**	Total Liabilities	**$75,982,895 31**

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31, 1971

Assets		Liabilities	
Balances with national banks	$ 320,294 00	Future service funds	$26,933,031 00
United States Government obligations direct and fully guaranteed	1,613,593 00	Advance payments	24,982,488 00
Other bonds, notes and debentures	9,546,908 00	Other liabilities	4,913,927 00
Bank, Fire Insurance and other stocks	22,717,082 00		
Deposits in savings banks	—		
F.H.A. mortgage loans	22,216,711 00		
All other assets	414,858 00		
Total Assets	**$56,829,446 00**	Total Liabilities	**$56,829,446 00**

STATEMENTS RELATING TO SAVINGS BANKS INDEX

Statement		Page
1.	Comparative condition of all banks	105
2.	Analysis of earnings	106
3.	Dividends	107
4.	Comparative statement of transactions	108
5.	Operating expenses	109
6.	Surplus	110
7.	Various statistics from 1967 to 1971 inclusive	110

STATEMENT No. 1

Comparative Statement of Condition of All Savings Banks

	October 31, 1971	October 31, 1970	% of Total Assets 1971	% of Total Assets 1970
Assets				
Cash, checks and items	$ 53,487,797 93	$44,917,365 77	.38	.36
Due from banks	89,104,420 32	77,144,530 08	.63	.62
Chapter 168, s. 51A	38,527,471 26	3,706,746 59	.27	.03
U. S. Government obligations direct and fully guaranteed	728,944,762 39	715,608,010 36	5.16	5.72
State, county and municipal obligations	26,059,838 33	13,114,171 21	.18	.11
Other bonds, notes and debentures	2,505,353,766 74	1,802,436,431 74	17.75	14.41
Bank and Fire Insurance Company stocks, etc.	546,625,628 47	475,837,798 72	3.87	3.80
Federal Funds sold	167,960,000 00	108,095,000 00	1.19	.86
Real estate loans (conventional)	6,066,767,151 89	5,555,547,101 34	42.97	44.42
G.I. loans (in-state)	920,087,218 79	905,527,688 23	6.52	7.24
F.H.A. loans (in-state)	889,778,613 35	847,959,536 75	6.30	6.78
G.I. loans (out-of-state)	632,554,495 72	623,374,858 65	4.48	4.98
F.H.A. loans (out-of-state)	866,176,888 92	823,860,267 92	6.14	6.59
Personal loans	156,410,710 59	129,478,109 79	1.11	1.04
Other loans	269,829,155 94	247,953,168 88	1.91	1.98
Banking premises	63,056,578 26	57,967,484 53	.45	.46
Furniture and fixtures	23,358,281 74	20,701,521 73	.16	.17
Other real estate owned, etc.	12,320,520 14	4,888,004 51	.09	.04
Taxes and insurance paid on mortgaged properties	929,070 86	1,260,564 96	.01	.01
Mortgage acquisition costs	5,546,575 69	6,546,659 82	.04	.05
Mutual Savings Central Fund, Inc.	9,646,784 60	9,640,931 46	.07	.08
Deposit Insurance Fund	975,031 08	931,922 86	.01	.01
All other assets	43,287,296 62	30,636,185 05	.31	.24
Total	$14,116,791,262 63	$12,507,134,060 95	100.	100.
			% of Total Liabilities and Surplus Accounts	
Liabilities				
Ordinary deposits	$8,635,648,023 03	$7,727,293,094 12	61.17	61.78
Daily Interest Account deposits	22,005,730 28	62,471,150 88	.16	.50
Special Notice Account deposits	3,027,108,016 15	2,906,527,843 69	21.44	23.24
Systematic Savings Account deposits	3,999,925 87	4,242,808 47	.	.03
Term Deposit Accounts	813183,409,381 55	379,145,545 43	5.76	3 03
Club deposits	21,334,889 99	19,280,946 70	.15	.15
Borrowed money	500,000 00	1,300,000 00	—	.01
Dividends on deposits, declared and unpaid	3,347,987 79	1,950,034 83	.03	.02
Unearned discount	58,724,767 74	54,754,856 33	.42	.44
Due to mortgagors	210,869,714 80	159,643,135 21	1.49	1.28
Mortgagors' payments not applied	191,798,942 23	145,771,919 30	1.36	1.17
Net interim income	31,223,184 06	32,546,960 36	.22	.26
All other liabilities	48,323,010 49	38,381,093 51	.34	.31
Guaranty Fund	544,835,010 84	515,418,673 61	3.86	4.12
Surplus	503,662,677 81	458,405,998 51	3.57	3.66
Total	$14,116,791,262 63	$12,507,134,060 95	100.	100.

*Includes Federal Funds

STATEMENT No. 2

Analysis of Earnings — Expenses — Profits and Losses

	Year Ending October 31, 1971
Current Operating Earnings:	
(a) Interest and discounts on loans	$598,042,701 36
(b) Interest on bonds	191,545,255 58
(c) Dividends on stocks	34,126,227 26
(d) Commissions, fees, etc.	4,983,857 63
(e) Real estate by foreclosure	94,119 39
(f) Other current operating earnings	5,648,460 72
Gross Current Operating Earnings	$834,440,621 94
Current Operating Expenses:	
(a) Salaries, fees, bonuses, etc.	$52,468,549 52
(b) Taxes, other than income and real estate	12,954,341 77
(c) Bank building occupancy	11,727,055 17
(d) Furniture and fixtures, equipment, etc.	4,592,169 40
(e) Real estate by foreclosure	118,363 21
(f) Other current operating expenses	33,163,515 68
Total Current Operating Expenses	$115,023,994 75
Net Current Operating Earnings	$719,416,627 19
Transfers to Guaranty Fund from Earnings	27,023,801 19
Net Earnings Available for Dividends	$692,392,826 00
All Dividends Paid Except Extra	$629,836,816 17
Net Earnings after Ordinary Dividends	$62,556,009 83
Profits on Assets Sold or Exchanged	18,316,279 79
Recoveries, and Reductions in Allocated Reserves	8,130,224 08
Subtotal	$89,002,513 70
Charges to Surplus, and Additions to Allocated Reserves:	
(a) On securities	$27,788,952 38
(b) On loans	1,333,364 49
(c) Extra dividends paid on deposits	254,662 96
(d) Transfers to Guaranty Fund from Surplus	2,306,948 51
(e) All other	5,345,855 87
Total Charges to Surplus, and Additions to Allocated Reserves	$37,029,784 21
Net Profits before Income Taxes	$51,972,729 49
Federal Taxes Paid	8,039,926 49
Net Profits after Income Taxes	$43,932,803 00
Transfers from Guaranty Fund	—
Net Change for Period	$43,932,803 00
Surplus at Beginning of Period*	490,953,058 87
Surplus at End of Period*	$534,885,861 87

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

Dividend Rates on Ordinary Deposits

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to October 31, for years shown

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Annual Rate									
	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
3¼	–	–	–	–	–	–	–	–	–	1
3½	–	–	–	–	–	–	–	–	–	3
3¾	–	–	–	–	–	–	–	3	12	21
4	–	–	–	–	–	8	70	85	125	150
4⅛	–	–	–	–	2	11	28	29	5	–
4.20	–	–	–	–	–	2	2	1	–	–
4¼	–	–	–	2	20	72	64	51	36	6
4.30	–	–	–	–	3	5	1	1	–	–
4.35	–	–	–	–	–	1	–	–	–	–
4⅜	–	–	–	–	8	13	5	2	–	–
4.40	–	–	–	–	2	–	–	–	–	–
4½	–	–	3	77	110	56	9	8	2	–
4.60	–	–	–	4	–	1	–	–	–	–
4.65	–	–	–	2	1	–	–	–	–	–
4⅝	–	–	–	24	9	3	–	–	–	–
4¾	1	1	27	46	18	7	–	–	–	–
4.80	–	–	2	3	–	–	–	–	–	–
4⅞	–	–	3	2	1	–	–	–	1	–
5	3	27	107	13	2	–	–	–	–	–
5.05	–	–	1	–	–	–	–	–	–	–
5⅛	–	–	8	8	8	8	8	8	8	8
5¼	167	145	15	3	–	–	–	–	–	–
5½	–	–	7	–	–	–	–	–	–	–
Total	171	173	173	176	176	179	179	180	181	181
Average Rates	5.24	5.21	5.00	4.64	4.50	4.35	4.15	4.12	4.05	3.97

On Special Notice Account Deposits

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Annual Rate									
	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
4¼	–	–	–	–	–	2	6	8	10	10
4.30	–	–	–	–	–	–	1	1	–	–
4⅜	–	–	–	–	1	3	12	9	1	–
4½	–	–	–	1	4	25	73	55	21	2
4.60	–	–	–	–	–	3	–	–	–	–
4⅝	–	–	–	–	2	13	12	10	2	–
4.65	–	–	–	–	–	1	–	–	–	–
4.70	–	–	–	–	–	1	–	–	–	–
4¾	–	–	1	1	39	61	4	1	–	–
4.80	–	–	–	–	4	1	–	–	–	–
4⅞	–	–	–	–	4	4	–	–	–	–
4.90	–	–	–	–	1	–	–	–	–	–
5	1	1	2	90	80	17	–	–	1	–
5.10	–	–	–	3	–	–	–	–	–	–
5⅛	–	–	1	20	1	–	–	–	–	–
5.15	–	–	–	3	–	–	–	–	–	–
5¼	–	1	46	30	1	–	–	–	–	–
5.30	–	–	2	–	–	–	–	–	–	–
5⅜	–	–	5	1	–	–	–	–	–	–
5½	163	157	84	–	–	–	–	–	–	–
5.55	–	–	1	–	–	–	–	–	–	–
5⅝	–	–	6	–	–	–	–	–	–	–
5¾	–	–	4	–	–	–	–	–	–	–
Total	164	159	152	149	137	131	108	84	35	12
Average Rates	5.50	5.50	5.42	5.07	4.90	4.71	4.49	4.48	4.45	4.29

Average of All Dividend Rates for Years Shown

Year	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
Rate	5.37	5.35	5.19	4.84	4.67	4.50	4.28	4.23	4.11	3.99

Note: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

Comparative Statement of Yearly Transactions of Savings Banks

	1971	1970
Accounts[1]		
Number opened during year	623,695	619,941
Number closed during year	508,536	526,629
Number open October 31	3,919,073	3,803,914
Average in each account	$3,190 00	$2,913 00
Deposits and Withdrawals[1]		
Total deposits October 31	$12,502,171,077 00	$11,079,680,443 00
Increase over previous year	$1,422,490,634 00	$683,881,995 00
Number of deposits during year	14,506,267	13,047,561
Number of withdrawals during year	7,739,607	7,056,109
Average deposit	$331 00	$306 00
Average withdrawal	$518 00	$547 00
Amount deposited during year	$4,799,674,649 00	$3,986,141,012 00
Amount withdrawn during year	4,007,275,494 00	$3,862,797,624 00
Loans		
Number of real estate loans October 31	632,191	626,053
Average real estate loan October 31	$14,830 00	$13,986 00
Number of personal security loans October 31	219,180	204,306
Average amount of same	$1,945 00	$1,847 00
Income, Dividends, Etc.		
Total income	$834,440,622 00	$734,662,664 00
All dividends paid except extra	629,836,817 00	560,112,836 00
Extra dividends	254,663 00	425,771 00
Expenses	115,023,995 00	100,682,321 00
Federal taxes	8,039,926 00	3,099,913 00
State taxes	11,089,131 00	9,559,867 00
Credited to Guaranty Fund	29,330,750 00	24,753,922 00

[1] Does not include statistics relating to club deposits.

STATEMENT No. 5

OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1970			1970		1969		1968		1967	
	Amount	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits
Salaries	$52,468,549 52	6.27	4.20	6.27	4.16	6.41	3.97	6.72	3.91	6.88	3.83
Occupancy	13,618,752 33	1.63	1.09	1.63	1.08	1.66	1.03	1.69	.99	1.68	.94
Advertising	7,168,448 53	.86	.57	.91	.60	.84	.52	.79	.46	.78	.43
Contributions and Memberships	1,275,504 58	.15	.10	.16	.11	.16	.10	.17	.10	.19	.11
State Tax	11,089,131 17	1.33	.89	1.30	.86	1.21	.75	1.30	.76	1.32	.74
Miscellaneous	31,192,306 79	3.74	2.50	3.63	2.41	3.85	2.38	3.90	2.27	3.86	2.14
Total	$116,915,692 92	13.98	9.35	13.90	9.22	14.13	8.75	14.57	8.49	14.71	8.19

STATEMENT No. 6

Surplus

Aggregate Guaranty Fund and Surplus Account of the Savings Banks on October 31, of the Last Five Years

YEAR	Guaranty Fund		Surplus Account		Total	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1967	$450,684,439 69	4.90	$382,948,460 99	4.16	$833,632,900 68	9.06
1968	469,034,492 30	4.82	399,700,577 09	4.11	868,735,069 39	8.93
1969	490,725,440 25	4.71	428,001,806 07	4.11	918,727,246 32	8.82
1970	515,418,673 61	4.64	458,405,998 51	4.13	973,824,672 12	8.77
1971	544,835,010 84	4.35	503,662,677 81	4.02	1,048,497,688 65	8.37

STATEMENT No. 7

Table exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts from 1966 to 1970, inclusive

YEAR	Number of Banks	Number of Deposit Accounts	Increase over Previous Year	Percentage of Increase	Amount of Deposits	Increase over Previous Year	Percentage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Percentage of Expense to Deposits	Percentage of Expense to Assets	Increase in Loans	
														Real Estate	Personal Security
1967	176	3,587,036	25,688	.72	$9,178,444,583	$538,722,293	6.24	$2,559	$1,023,462	$6,768,140	$73,812,790	.80	.71	$360,979,806	$35,752,237
1968	176	3,643,360	56,324	1.57	9,704,075,970	525,631,387	5.73	2,663	1,022,332	7,361,351	80,907,707	.83	.74	424,069,484	41,045,793
1969	173	3,710,602	67,242	1.85	10,395,798,448	691,722,477	7.13	2,802	1,792,643	7,776,422	89,379,470	.86	.76	600,585,723	55,945,843
1970	173	3,803,914	93,312	2.51	11,079,680,443	683,881,995	6.58	2,913	3,099,913	9,559,867	100,682,321	.91	.80	427,813,346	44,588,251
1971	170	3 919 073	115 159	3.03	12 502 171 077	1,422,490,634	12.84	3,190	8,039,926	11,089,131	115,023,995	.92	.81	619,096,016	48,808,588

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

FRANCIS W. SARGENT
Governor

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

Year Ending December 31, 1971

M.R.
2M3
21r
71
ec. D
Acc.

SECTION D

RELATING TO

TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.

300-6-72-051230 Estimated Cost Per Copy: $10.16

STATE LIBRARY OF MASSACHUSETTS
DEC 29 1972
STATE HOUSE, BOSTON
MASS. OFFICIAL

B21r
1971
Sec. b
Acopy

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

LEVERETT SALTONSTALL BUILDING

100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks

FREYDA P. KOPLOW

Deputy Commissioner of Banks

ROBERT J. MAIETTA

Director of Trust Company Examinations

LAURIE A. EBACHER

Assistant Director of Trust Company Examinations

JOHN F. GIBLIN

CONTENTS

PAGE

Trust Companies:

- Abstracts of Annual Reports 20
- Aggregate Statements, etc. 77
- Alphabetical Index 1
- General Remarks iv
- Lists Showing Location, President, Treasurer, Directors, etc. . . . 4

Corporations Subject to General Laws, Chapter 172A:

- Lists Showing Location, President, Treasurer, Directors, etc. . . . 17
- General Remarks viii
- Statements of Condition 90

Miscellaneous Financial Institutions:

- The Massachusetts Company, Inc., Balance Sheets 94
- Brown Brothers Harriman & Co., Statement of Condition . . . 95

Holding Companies:

- Baystate Corporation 96
- Shawmut Association 97

Transmission Agencies:

- General Remarks viii
- Statements of Amounts Transmitted 93

B21r
1971
B

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
LEVERETT SALTONSTALL BUILDING
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1972

To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1971.

Respectfully,
FREYDA P. KOPLOW
Commissioner of Banks

TRUST COMPANIES

During the year 1971 there were three mergers which reduced the number of trust companies doing business from seventy-five to seventy-two. The Old Colony Trust Company, Boston, converted to a national bank and merged with The First National Bank of Boston effective on the first business day of 1971. Industrial Bank and Trust Company, Everett, merged into the Coolidge Bank and Trust Company, Watertown, effective April 1, 1971. On December 31, 1971 the United States Trust Company, Boston, merged into the Barclay Bank and Trust Company of Boston under the charter of the latter bank, but with the name of the surviving corporation being United States Trust Company.

In addition to the above changes, the Coolidge Bank and Trust Company, Watertown, also purchased the assets and assumed the liabilities of the Arlington National Bank, Arlington, effective at the close of business on June 30, 1971.

No new trust companies opened for business during the year 1971.

Banking Departments

Cash dividends of $20,736,064 were paid during the year and represented a distribution of 44.79% of net current operating earnings after taxes and 59.03% of net profits before dividends.

Total capital funds of the trust companies, including capital reserves, increased $10,231,545 to $442,208,713 and represented 8.89% of the total resources of the banking departments. The actual growth in capital funds was considerably larger when consideration is given to the funds lost through the merger of the Old Colony Trust Company.

The resources of the banking departments reached $4,975,423,000 at year end, a gain of $342,203,000 or 7.39% for the year. Cash, due from banks and U. S. Government obligations, totaled $1,129,516,000, equivalent to 22.70% of resources. Loans totaled $2,603,233,000 and represented 52.32% of all assets.

The overall demand deposits of $2,828,101,000 showed an increase of $167,142,000 or 6.28% for the year. Commercial time deposits of $475,589,000 were up $24,639,000 or 5.46%.

Seventy trust companies had savings deposits aggregating $858,486,000, exclusive of $6,669,000 in various club accounts. This represents an increase of $122,828,000 and 16.70% for the year. The average rate of interest paid on these deposits in 1971 was 4.39%.

Savings, time and demand deposits in sixty-nine trust companies are protected by the coverage afforded by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of $20,000.

Trust Departments

Any meaningful comparison of the $3,318,177,000 in total resources of the trust departments of the state chartered commercial banks for the year 1971 with those of previous years would be distorted by the merger of the Old Colony Trust Company, Boston, with The First National Bank of Boston. The former bank was by far the largest in trust assets of all trust companies, and as a result of the merger, over $2,710,576,000 was withdrawn from the state system.

There were thirty-seven trust companies with active trust departments. The assets of agency accounts in thirty-three departments had a book value of $8,643,580,000. In addition, nine of these trust companies also held assets of $345,396,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

Comparative Figures Relating to All Trust Companies on December 31, 1971 and December 31, 1970

(Amounts shown in thousands)

	1971	1970	Increase	Decrease
Number of Trust Companies	72	75		3
Number of trust company branch offices	331	308	23	
Members of Federal Deposit Insurance Corporation	69	71		2
Members of Federal Reserve System	14	16		2
Banking Departments:				
Capital notes and debentures	$ 33,171	$ 27,123	$ 6,048	
Capital stock	96,679	100,304		$ 3,625
Surplus, undivided profits and reserves[1-2]	312,358	304,550	7,808	
Demand deposits	2,828,101	2,660,959	167,142	
Time deposits	475,589	450,950	24,639	
Savings deposits[3]	865,155	741,477	123,678	
Total assets	4,975,423	4,633,220	342,203	
Trust Departments total assets	3,318,177	6,028,753		2,710,576
Total resources in both departments	8,293,600	10,661,973		2,368,373

[1] Includes earnings retained in Trust Departments
[2] Includes valuation reserves (1971) $46,248; (1970) $48,275.
[3] Includes club depsosits (1971) $6,669; (1970) $5,819.

Increases of Common Stock

Effective Date	Name of Bank	Increase Approved	Authorized Capital
Jan. 29, 1971	Franklin County Trust Company, Greenfield	$ 30,000.00	$ 660,000.00
Feb. 1, 1971	Middleborough Trust Company, Middleborough	200,000.00	500,000.00
Feb. 11, 1971	Commercial Bank and Trust Company, Wilmington	34,452.50	723,515.00
Feb. 12, 1971	Berkshire Bank & Trust Company, Pittsfield	573,300.00	1,605,240.00
Feb. 25, 1971	Citizens Bank & Trust Co. of Peabody	20,840.00	368,040.00
Mar. 3, 1971	Falmouth Bank and Trust Company, Falmouth	50,000.00	250,000.00
Mar. 11, 1971	City Bank & Trust Company, Boston	145,860.00	3,063,075.00
Mar. 24, 1971	Fall River Trust Company, Fall River	382,800.00	1,914,000.00
Apr. 1, 1971	Coolidge Bank and Trust Company, Watertown	3,600.00	861,600.00
Aug. 26, 1971	Western Bank and Trust Company, West Springfield	223,300.00	531,300.00
Nov. 17, 1971	B.M.C. Durfee Trust Company, Fall River	445,764.00	1,458,864.00
Dec. 15, 1971	Framingham Trust Company, Framingham	47,812.50	2,438,437.50

Reduction of Common Stock

Effective Date	Name of Bank	Amount of Decrease
After close of business Dec. 31, 1970	Old Colony Trust Company, Boston converted to a National Bank and merged with The First National Bank of Boston.	$5,000,000.00
Oct. 5, 1971	Berkshire Bank & Trust Company, Pittsfield — Change in par value	401,310.00

Capital Notes and Debentures Authorized

Effective Date	Name of Bank	New Amount Authorized	Total Outstanding
Jan. 25, 1971	Rockland Trust Company, Rockland	$2,000,000	$1,000,000
Mar. 18, 1971	Garden City Trust Company, Newton	1,000,000	1,000,000
July 27, 1971	Unity Bank and Trust Company, Boston (Roxbury)	1,985,000	1,985,000
Sept. 27, 1971	Guaranty Trust Company, Waltham	800,000	783,330
Nov. 17, 1971	Arlington Trust Company, Lawrence	1,500,000	4,143,750

Trust Powers Authorized

Date Authorized	Name of Bank	Location
Dec. 6, 1971	Liberty Bank and Trust Company	7 School Street, Boston

Branch Offices Authorized

Date Authorized	Name of Bank	Location
Jan. 14, 1971	Berkshire Bank & Trust Company, Pittsfield	Corner of Main and Elm Streets, Lee
Jan. 14, 1971	Guaranty Bank & Trust Company, Worcester	7 Turnpike Road (Rte 9) Fayville section of Southborough
Jan. 14, 1971	Melrose-Wakefield Trust Company, Wakefield	Lucci Shopping Center, Rte 129 and Woburn Street, Wilmington
Feb. 18, 1971	Rockland Trust Company, Rockland	Hanover Mall Shopping Center, Hanover
Mar. 31, 1971	Coolidge Bank and Trust Company, Watertown	Main office of Industrial Bank and Trust Company, 19 Norwood Street, Everett designated a branch office of Coolidge Bank and Trust Company

Branch Offices Authorized (continued)

Date Authorized	Name of Bank	Location
Apr. 12, 1971	Coolidge Bank and Trust Company, Watertown	Acquired assets and offices of the Arlington National Bank, Arlington which will be operated as branch offices at the following locations: 635 Massachusetts Avenue, Arlington; 199 Great Road, Bedford; and 171 Massachusetts Avenue, Lexington
Apr. 29, 1971	Merchants Bank and Trust Company of Cape Cod, Hyannis	Long Pond Drive, South Yarmouth
Apr. 29, 1971	Newton-Waltham Bank and Trust Company, Waltham	Union Avenue near Rte 20, Sudbury
Jul. 15, 1971	B.M.C. Durfee Trust Company, Fall River	2 Main Street, corner of School Street, Taunton
Jul. 15, 1971	Norfolk County Trust Company, Brookline	420 Providence Highway, Westwood
Jul. 15, 1971	State Street Bank and Trust Company, Boston	225 Congress Street, Boston
Jul. 15, 1971	Valley Bank and Trust Company, Springfield	Temporary branch office located on the grounds of Eastern States Exposition, West Springfield
Oct. 27, 1971	City Bank & Trust Company, Boston	2193 Commonwealth Avenue, Brighton
Oct. 27, 1971	Garden City Trust Company, Newton	45–47 Nason Street, Maynard
Oct. 27, 1971	Guaranty Bank & Trust Company, Worcester	Twin City Mall on the Leominster-Fitchburg line, Leominster
Oct. 27, 1971	Lincoln Trust Company, Hingham	9 Brook Street, Scituate
Dec. 6, 1971	Commerce Bank & Trust Company, Worcester	115 East Main Street, Webster
Dec. 6, 1971	Newton-Waltham Bank and Trust Company, Waltham	Route 9 in the northwest corner of the intersection of the Massachusetts Turnpike, Framingham

Changes in Location Authorized

Date Authorized	Name of Bank	Location
Apr. 29, 1971	Commercial Bank and Trust Company, Wilmington (Branch office)	From 151 Main Street, North Reading to Grant Plaza, North Reading
May 26, 1971	Fall River Trust Company, Fall River (Branch offices)	From 111 Stafford Road to 420 Stafford Road, Fall River. From 848 State Road to north side of State Road near intersection of Davis Road, Westport
May 26, 1971	Rockland Trust Company, Rockland (Branch office)	From Nantasket Avenue at Monument Square, Hull to Nantasket Avenue and Hull Shore Drive, Hull
Jul. 2, 1971	Commonwealth Bank and Trust Company, Boston (Branch office)	Temporary relocation from 1610 Commonwealth Avenue, Brighton to 1593 Commonwealth Avenue, Brighton. December 20, 1971, moved back to 1610 Commonwealth Avenue, Brighton after renovations
Jul. 15, 1971	Berkshire Bank & Trust Company, Pittsfield (Branch office)	From corner of Elm and Main Streets, Lee to corner of Park and Housatonic Streets, Lee
Jul. 15, 1971	Falmouth Bank and Trust Company, Falmouth (Branch office)	From southwesterly side of Rte 6A, near junction of Main Street, to northerly side of Rte 6A near junction of Tupper Road, Sandwich
Jul. 15, 1971	Neponset Valley Bank and Trust Company, Canton (Main office) Memo: This bank had not opened for business as of December 31, 1971	From 1047 Turnpike Street, Canton to 305 Turnpike Street, Canton
Sept. 3, 1971	B.M.C. Durfee Trust Company, Fall River (proposed branch office)	From 2 Main Street, Taunton to 2 Taunton Green, Taunton
Oct. 27, 1971	Depositors Trust Company, Medford (Branch office)	From 370 Main Street, Medford to 397 Main Street, Medford
Dec. 6, 1971	Commerce Bank & Trust Company, Worcester (Main office)	From 240 Main Street, Worcester to 386 Main Street, Worcester, and to continue to operate a branch office at 240 Main Street.

Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions
Acts of 1971

Chapter	Amendment to	Description
148	G.L., c.255C, new §14A	Limiting the charges for group credit life insurance issued in connection with insurance premium finance agreements.
313	G.L., c.172, §48, cl.8	Making certain corrective changes in the laws authorizing trust companies to invest in or acquire the capital stock of certain companies and corporations.
316	G.L., c.172, §30	Further regulating the real estate of a trust company which may be held for the transaction of its own business.
362	G.L., c.172, §27	Further regulating the composition of the reserve fund of trust companies.
386	G.L., c.172, §48	Authorizing trust companies to invest in subsidiary corporations or trusts.
394	G.L., c.167, new §11D	Requiring the Commissioner of Banks to promulgate rules and regulations establishing minimum standards for the security and protection of banks and credit unions.
448	G.L., c.197, §20	Relative to the payment of interest on pecuniary legacies and pecuniary distribution under a trust instrument.
454	G.L., c.167, new §54B	Authorizing certain associations and corporations acting as fiduciaries to file securities by issue.
519	G.L., c.172, §54	Permitting trust companies to engage in Federal funds transactions without collateral.
582	G.L., c.167, §16	Providing for the payment by certain banks of interest on club deposits, so-called.
712	G.L., c.255, §12E	Relative to limiting the liability of the holder of a credit card or other credit device.
726	G.L., c.151B, §4	Relative to eliminating discrimination in credit, services or rental accommodations to certain recipients of public assistance.
860	G.L., c.93C (new)	Providing for the protection of consumers against careless and erroneous billings.
1087	G.L., c.167A, §4A; c.172, §59	Making certain technical changes in the law relative to plans of acquisition in respect of stock of trust companies.

Resolves of 1971

	Description
19	Providing for an investigation by the Judicial Council relative to prohibiting banks, trust companies and similar corporations from advertising for or soliciting fiduciary business.
50	Providing for an investigation and study by the Consumers' Council relative to removing the limitation of ten years on indebtedness in connection with which group credit life insurance may be issued from indebtedness arising from real estate mortgage loans and also to limit such insurance to fifty thousand dollars in amount and to thirty years in term.

Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions (continued)
Acts of 1971 (continued)

Regulations

There are listed below regulations of the Commissioner of Banks promulgated during 1971.

Effective

October 27, 1971 — Regulations of the Commissioner of Banks established under the authority vested in him by Section 16 of Chapter 167 of the General Laws, as amended by Chapter 582 of the Acts of 1971, relative to disclosure by trust companies, savings banks, co-operative banks and credit unions of limited payment of interest on certain club accounts.

(The aforesaid regulations were promulgated on an emergency basis and were superseded by permanent regulations governing the subject matter on March 21, 1972.)

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were three such companies with total resources of $16,091,000 doing business under this statute on December 31, 1971. The deposits in one of these companies are insured by the Federal Deposit Insurance Corporation.

TRANSMITTAL AGENCIES

Aggregate funds of $1,780,825 were transmitted to foreign countries during 1971 by holders of the four licenses in force on December 31, 1971.

The Treasurer and Receiver General of the Commonwealth has custody of the surety or collateral bonds which are required of each agency in the amount of $15,000. These bonds are held for the protection of the customers' deposits. The other assets of these agencies are not under the supervision of the Commissioner of Banks.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

Included in this category are The Massachusetts Company, Inc., Brown Brothers Harriman & Co., Baystate Corporation, and the Shawmut Association, Inc. The latter two are multiple bank holding companies and own the majority of the capital stock in two groups of trust companies and national banks. Total assets of these institutions, including the various trust funds administered, totaled $974,309,181 on December 31, 1971.

ONE-BANK HOLDING COMPANIES

Name of Holding Company	Name of Bank
Atlantic Corporation	City Bank & Trust Company, Boston
Berkshire Bancorp, Inc.	Berkshire Bank & Trust Company, Pittsfield
Boston Company, Inc. (The)	Boston Safe Deposit and Trust Company, Boston
Commonwealth National Corporation	Commonwealth Bank and Trust Company, Boston
First Massachusetts Financial Corporation	Massachusetts Bank and Trust Company, Brockton
North Atlantic Bancorp	Garden City Trust Company, Newton
State Street Boston Financial Corporation	State Street Bank and Trust Company, Boston
U S T Corp.	United States Trust Company, Boston

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages: Officers, Directors, etc.	Pages: Assets	Pages: Liabilities, etc.
Arlington Trust Company	**Lawrence**	11	49	51
Attleboro Trust Company	**Attleboro**	4	21	23
Bay Bank and Trust Company	Beverly	4	21	23
Berkshire Bank & Trust Company	Pittsfield	13	57	59
B. M. C. Durfee Trust Company	**Fall River**	9	41	43
Boston Safe Deposit and Trust Company	**Boston**	4	21	23
Brookline Trust Company	**Brookline**	7	32	34
Burlington Bank and Trust Company	Burlington	7	33	35
Cambridge Trust Company	**Cambridge**	7	33	35
Cape Ann Bank & Trust Company	Gloucester	10	44	46
Cape Cod Bank and Trust Company	Hyannis (Barnstable)	10	45	47
Capitol Bank and Trust Company	Boston	4	21	23
Century Bank and Trust Company	Somerville	14	64	66
Charlesbank Trust Company	Cambridge	8	36	38
Chatham Trust Company	Chatham	8	37	39
Chicopee Bank and Trust Company	Chicopee	8	40	42
Citizens Bank & Trust Co. of Peabody	**Peabody**	13	57	59
City Bank & Trust Company	**Boston**	5	24	26
Colonial Bank and Trust Company	Athol	4	20	22
Commerce Bank & Trust Company	**Worcester**	17	73	75
Commercial Bank and Trust Company	**Wilmington**	16	73	75
Commonwealth Bank and Trust Company	Boston	5	25	27
Coolidge Bank and Trust Company	**Watertown**	16	69	71
Depositors Trust Company	**Medford**	12	53	55
Essex County Bank and Trust Company	Lynn	11	49	51
Fall River Trust Company	**Fall River**	9	41	43
Falmouth Bank and Trust Company	Falmouth	9	41	43
Fiduciary Trust Company	**Boston**	5	25	27
First Bank and Trust Company (The)	Chelmsford	8	37	39
First Bank and Trust Company of Hampden County	Springfield	14	65	67
First Bank and Trust Company of Haverhill	**Haverhill**	10	45	47
First Bank and Trust Company of Wellesley	Wellesley Hills	16	69	71
Framingham Trust Company	**Framingham**	9	41	43
Franklin County Trust Company	**Greenfield**	10	45	47
Garden City Trust Company	**Newton**	13	57	59
Guaranty Bank & Trust Company	**Worcester**	17	73	75
Guaranty Trust Company	Waltham	15	68	70
Hancock Bank and Trust Company	Quincy	13	60	62
Harvard Trust Company	**Cambridge**	8	37	39
Heritage Bank and Trust Company	Westfield	16	69	71
Investors Bank & Trust Company	Boston	5	25	27
Lexington Trust Company	Lexington	11	49	51
Liberty Bank and Trust Company	Boston	5	25	27
Lincoln Trust Company	Hingham	10	45	47
Lowell Bank and Trust Company	Lowell	11	49	51
Malden Trust Company	**Malden**	11	52	54
Marblehead Trust Company	Marblehead	12	53	55
Massachusetts Bank and Trust Company	**Brockton**	6	29	31
Melrose-Wakefield Trust Company	Wakefield	15	65	67
Merchants Bank and Trust Company of Cape Cod	Hyannis (Barnstable)	10	48	50
Middleborough Trust Company	**Middleborough**	12	53	55
Milton Bank and Trust Company	**Milton**	12	53	55
Natick Trust Company	**Natick**	12	56	58
Naumkeag Trust Company	**Salem**	14	61	63
New Boston Bank and Trust Company (The)	Boston	5	28	30
Newton-Waltham Bank and Trust Company	**Waltham**	15	69	71
Norfolk County Trust Company	**Brookline**	7	33	35
Rockland Trust Company	**Rockland**	13	61	63
Saugus Bank and Trust Company	Saugus	14	61	63
Slade's Ferry Trust Company	Somerset	14	61	63
Southeastern Bank and Trust Company	New Bedford	12	57	59
State Street Bank and Trust Company	Boston	6	29	31
Surety Bank and Trust Company	Wakefield	15	65	67
Town Bank and Trust Company	Brookline	7	33	35
United States Trust Company	**Boston**	6	29	31
Unity Bank and Trust Company	Boston	6	29	31
University Trust Company	**Cambridge**	8	37	39
Valley Bank and Trust Company	**Springfield**	14	65	67
Ware Trust Company	**Ware**	15	69	71
Western Bank and Trust Company	**West Springfield**	16	72	74
Winchester Trust Company	**Winchester**	16	73	75
Woburn Bank and Trust Company	**Woburn**	17	73	75

ABSTRACTS OF THE ANNUAL REPORTS

OF

TRUST COMPANIES

SHOWING

LOCATIONS OF MAIN OFFICES

AND BRANCHES

NAMES OF PRESIDENT, TREASURER,

DIRECTORS AND MEMBERS OF

EXECUTIVE COMMITTEE

AND

CORPORATIONS SUBJECT TO CHAPTER 172A

OF THE GENERAL LAWS

ATHOL

Colonial Bank and Trust Company
384 Main Street, 01331

Thomas J. Arria, *President* — Richard H. Barry, *Treasurer*

Directors

*T. J. Arria
R. H. Barry
M. A. Casella
*E. F. Cetto
*J. D. Eaton
*J. G. Gagliardi
A. J. Richard

Assets

Banking Department . . $2,329,677 30

ATTLEBORO

Attleboro Trust Company
8 North Main Street, 02703

Branch Offices
7 County Street, Attleboro
Copeland Drive, Mansfield
2 North Washington Street, North Attleboro
O'Neil Boulevard, Attleboro
Triboro Plaza, Attleboro Falls

Stanley M. Gower, Jr., *President* — Willis A. Newton, *Treasurer*

Directors

*E. H. Augat
*G. G. Bergh
T. K. Bliss
*C. W. Cederberg
*J. H. Condon
R. M. DeLong
*E. R. Farrell, Jr.
S. H. Garner, Jr.
*S. M. Gower, Jr.
A. L. Hall
A. R. Hilsinger, Jr.
H. C. MacKell
J. W. McIntyre
W. A. Nerney
R. V. Olson
W. C. H. Prentice
*L. B. Smith
T. J. Snyder
W. F. Walton

Assets

Banking Department . . $35,347,902 78
Trust Department . . . 19,582,611 49

BEVERLY

Bay Bank and Trust Company
165-167 Cabot Street, 01915

Branch Offices
4 Colon Street
721 Hale Street, Beverly Farms
81 Elm Street, Danvers
1 State Street, Lynn
Post Office Square, Lynnfield
5 Dodge Street, North Beverly
Walnut Shopping Center, South Hamilton

William G. Fish, *President* — Ernest E. Hatch, *Treasurer*

Directors

R. P. Breed, Jr.
W. J. Breed
*R. J. Broderick
*R. J. Brown
H. L. Desjardins
*W. G. Fish
*C. H. Glovsky
*C. E. Harwood
R. F. Hunter
*N. R. Jack
*L. V. MacDuff
*G. W. Mattson
*A. G. Means
G. J. Pappas

Assets

Banking Department . . $39,232,525 17
Trust Department . . . 5,386,079 43

BOSTON

Boston Safe Deposit and Trust Company
One Boston Place, 02106

Henry E. Russell, *President* — Richard E. Bennink, *Treasurer*

Directors

*V. R. Alden
D. C. Crockett
F. S. Deland, Jr.
*H. H. Estin
*N. H. Garrick, Jr.
J. L. Grandin, Jr.
*D. J. Hurley
John Lowell
*Robert Mainer
*W. F. Morton
*George Olmsted, Jr.
L. C. Peters
*George Putnam
*S. R. Rabb
*J. E. Rogerson
*H. E. Russell
C. V. Vappi
C. M. Williams
*W. W. Wolbach

Assets

Banking Department . . $129,367,186 58
Trust Department . . . 1,077,877,467 93

Capitol Bank and Trust Company
679 Beacon Street, 02215
Branch Office
439 Boylston Street

Sherwood J. Tarlow, *President* — Richard J. Sellers, *Treasurer*

Directors

Herbert Abramson
Dana Bartlett
*Sol Bloom
Allen Gordon
Charles Gulino
*Edwin Howard
L. J. King
Joseph Kruger
J. P. Meehan
John O'Connell
*S. J. Tarlow
*V. J. Tocci
Robert Walker
*Sidney Weiner
*Manuel Wyner

Assets

Banking Department . . $66,940,535 43

*Executive Committee Member.

City Bank & Trust Company
25 Court Street, 02108

Branch Offices
125 Harvard Avenue, Allston
1214 Blue Hill Avenue, Mattapan
130 Newmarket Square, Roxbury

Rubin Epstein, *President* — Drew G. Doty, *Treasurer*

Directors

Murray Alberts	*S. W. Poorvu
*Leon Cangiano	W. C. Rowe
*Herbert Carver	H. L. Shivek
N. S. Coyne	Nathan Silverstein
Martin DeMatteo, Jr.	Louis Spero
*D. G. Doty	Stephen Tavilla
*C. G. Drucker	Frances Tomasello
*Rubin Epstein	V. P. Wilbur
Maurice Krasner	Harry Winokur
*David Livingston	M. J. Zabarsky
T. F. O'Donnell	

Assets

Banking Department	$92,268,559 84
Trust Department	89,104 89

Commonwealth Bank and Trust Company
150 Causeway Street, 02114

Branch Offices
6 Beacon Street
89 Broad Street
139 Newbury Street
1610 Commonwealth Avenue, Brighton
350 Broadway, Chelsea

James R. White, *President* — Jordan J. Burgess, *Treasurer*

Directors

B. R. Baldwin	John Kaneb
J. F. Bayer	S. B. Karofsky
Isadore Bromfield	*C. J. Richardson
Paul Cifrino	*B. A. Riemer
O. A. Cohen	I. L. Rosenblum
George Condakes	R. A. Saunders
*R. N. Cox	W. H. Sullivan, Jr.
Richard Donahue	M. S. Tagerman
*P. D. Fine	A. D. Vetstein
*C. M. Goldthwaite	*J. R. White
*H. S. Hoffman	Abraham Winer

Assets

Banking Department	$44,595,151 25
Trust Department	830,871 44

Fiduciary Trust Company
10 Post Office Square, 02105

Robert H. Gardiner, *President* — John Plimpton, *Treasurer*

Directors

J. Q. Adams	A. B. Hunt
*J. B. Ames	G. S. Johnston
J. W. Bryant	E. H. Kendrick
Samuel Cabot, Jr.	R. T. Lyman, Jr.
J. W. Cobb	H. G. Nichols, Jr.
Philip Dean	*E. H. Osgood
E. L. Emerson	M. D. Perkins
R. W. Emmons, Jr.	John Plimpton
*R. H. Gardiner	*P. H. Theopold
J. B. Gray	J. L. Thorndike
H. R. Guild	*R. G. Wiese
F. W. Hatch, Jr.	*R. B. Williams

Assets

Banking Department	$16,495,761 61
Trust Department	359,574,787 70

Investors Bank & Trust Company
24 Federal Street, 02110

Robert D. Brace, *President* — Earl E. Archibald, *Treasurer*

Directors

*F. W. Andres	J. T. Fallon
*R. D. Brace	J. H. Knowles
*H. D. Brigham, Jr.	George Macomber
C. C. Cabot, Jr.	C. M. Yastrzemski
*C. F. Eaton, Jr.	

Assets

Banking Department	$14,114,085 78
Trust Department	2,550,395 06

Liberty Bank and Trust Company
7 School Street, 02108

Branch Office
190 Tremont Street
205 Harvard Avenue, Allston

Benjamin D. Schulman, *President* — Irene D. Mailhiot, *Treasurer*

Directors

P. L. Beane	Charles Maliotis
*Kenneth Bornstein	*P. D. Murphy
Eleanore Gately	*M. C. Roberts
Irving Groper	S. J. Rosenthal
Nissie Grossman	D. L. Saunders
*R. B. Gryzmish	*B. D. Schulman
*Eli Jacobson	*H. B. Shpiner
Morton Ladge	J. J. Walsh, Jr.
*L. M. Levinson	

Assets

Banking Department	$22,089,914 88

New Boston Bank and Trust Company (The)
28 Stuart Street, 02116

Robert W. McMahon, *President* — Leland J. Schoen, *Treasurer*

Directors

J. G. Bradley	J. N. Kelly
*Michael Cyker	C. Y. Lee
Eli Fleishman	*B. H. Marcus
*Manuel Ginsberg	*R. W. McMahon
*J. W. Grundy, Jr.	D. B. Slater
A. J. Isgur	E. M. Thomas
*A. L. Jacobs	Mario Umana

Assets

Banking Department	$9,264,450 59

*Executive Committee Member.

State Street Bank and Trust Company
225 Franklin Street, 02101

Branch Offices
Corner Arlington and Providence Streets
587 Boylston Street
Corner Court and Tremont Streets
71 Federal Street
125 High Street
Corner Longwood and Brookline Avenues
Corner Massachusetts Avenue and Boylston Streets
Corner State and Congress Streets
71 Summer Street
300 Western Avenue, Brighton
508 Geneva Avenue, Dorchester
948 Bennington Street, East Boston
60 Newmarket Square, Roxbury
2343 Washington Street, Roxbury
631 V.F.W. Parkway, West Roxbury
Corner Beecham and Market Streets, Chelsea

George B. Rockwell, *President* — Donald J. Lewis, *Treasurer*

Directors

*Theodore Chase	*R. A. Lawrence
D. V. d'Arbeloff	F. B. Maher
*W. S. Edgerly	*J. T. G. Nichols
S. H. Feldberg	R. E. Roberson
H. H. Fellows, Jr.	*G. B. Rockwell
R. D. Grimm	H. S. P. Rowe
*H. F. Hagemann, Jr.	J. K. Spring
P. B. Hamilton	E. B. Stevens
*E. B. Hanify	*C. H. Wardwell
C. H. Hood	J. J. Wilson
J. S. Howe	*S. H. Wolcott, Jr.
C. M. Hutchins	*A. S. Woodworth
G. H. Kidder	

Assets

Banking Department	$1,248,328,360 31
Trust Department	1,053,657,155 60

United States Trust Company
30 Court Street, 02101

Branch Offices
575 Boylston Street
1101 Commonwealth Avenue, Allston
2000 Beacon Street, Brighton
363 Washington Street, Brighton
1603 Blue Hill Avenue, Mattapan
475 Blue Hill Avenue, Roxbury

James V. Sidell, *President* — John A. Dobra, *Treasurer*

Directors

C. J. Artesani	J. R. Morse
D. M. Boylan	E. P. Pope
Gordon Bronson	Stanley Shuman
W. H. Dolben, Jr.	*J. V. Sidell
A. M. Feuerstein	*P. M. Siskind
M. R. Godine	*P. D. Slater
Earle Groper	N. L. Vinios
M. S. Grossman	J. E. Welch
S. L. Miller	P. C. Welch
A. R. Morse	R. J. Yanofsky
John Morse	

Assets

Banking Department	$79,621,359 52
Trust Department	21,658,719 41

Unity Bank and Trust Company
416 Warren Street, Roxbury, 02119

Richard L. Banks, *Conservator* — Marvin J. Peck, *Treasurer*

Directors

*H. N. Alleyne, Sr.	G. A. Jones
*L. H. Banks	*C. H. Lewis, Jr.
R. S. Brooks	*B. H. Martin
J. G. Bynoe	*G. R. Skelly
C. W. Downer	*D. E. Sneed, Jr.
*M. E. Gilmore, Jr.	D. L. Stull
*Eric Harriott	R. A. Weaver, Jr.

Assets

Banking Department	$14,112,602 37

BROCKTON

Massachusetts Bank and Trust Company
245 Main Street, 02403

Edward S. Buchanan, *President* — Edward S. Buchanan, *Treasurer*

Directors

*E. S. Buchanan	A. C. Gennaco
D. A. Buckley	Lester Gilson
R. K. Bullard	*J. W. Grosse
L. A. Caparotta	J. D. Keefe
R. G. Clark, III	*James Kourafas
R. B. Cleary	Steve Kourafas
*Robert Connors	Hjalmar Peterson

Assets

Banking Department	$14,322,682 60

*Executive Committee Member.

BROOKLINE

Brookline Trust Company
1341 Beacon Street, 02146

Branch Offices
1627 Beacon Street
1228 Boylston Street
1 Harvard Street
500 Harvard Street

William A. Anastos, *President* — Francis J. Paul, *Treasurer*

Directors

*W. A. Anastos	*G. W. Graham
*F. W. Capper	T. C. Haffenreffer, Jr.
Julian Cohen	C. F. Hovey
*Hamilton Coolidge	A. A. O'Shea
Edward Dane	*C. M. Pyle, Jr.
F. S. Deland, Jr.	H. T. Wiggin

Assets

Banking Department	$48,989,505 63
Trust Department	3,854,920 71

Norfolk County Trust Company
1319 Beacon Street, 02146

Branch Offices
145 Washington Street, Brookline
2 South Main Street, Bellingham
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
1290 Boylston Street, Chestnut Hill
390 Washington Street, Dedham
858 Washington Street, Dedham
2 Cocasset Street, Foxboro
49 Main Street, Franklin
478 Main Street, Medfield
Main Street, Medway
2 Eliot Street, Milton
552 Adams Street, East Milton
40 First Avenue, Needham
1055 Great Plain Avenue, Needham
968 Highland Avenue, Needham Hts.
60 Quincy Shore Drive, North Quincy
699 Washington Street, Norwood
1381 Hancock Street, Quincy
60 McGrath Highway, Quincy
84 North Main Street, Randolph
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
15 Central Street, Wellesley
342 Washington Street, Wellesley Hills
693 High Street, Westwood
420 Providence Highway, Westwood
525 Washington Street, Weymouth

John S. Marsh, *President* — Kempton C. Churchill, *Treasurer*

Directors

P. D. Balcom	B. D. Grossman
F. E. Bergfors, Jr.	*George Howland
*Matthew Brown	J. W. Kunhardt
G. S. Burr	D. J. Mann
*E. O. Cappers	*J. S. Marsh
D. P. Carter	*H. B. Nash
K. F. Corcoran	*F. P. Parker
D. H. Danforth	R. P. Sonnabend
D. P. DiMaggio	*J. P. Tyrrell
J. H. Draper, Jr.	*J. P. Winchester
J. F. Graham	

Assets

Banking Department	$310,135,843 37
Trust Department	31,447,979 94

Town Bank and Trust Company
294 Harvard Street, 02146

Branch Office
1186 Boylston Street, Chestnut Hill

Robert C. Linnell, *President* — Arthur Cassidy, *Treasurer*

Directors

*F. G. Begley	*R. C. Linnell
Carl Buccella	*Raymond Mannos
Andrew Christo	F. P. Nadel
C. N. Collatos	D. J. O'Connor
*James Condos	

Assets

Banking Department	$13,984,153 89

BURLINGTON

Burlington Bank and Trust Company
33 Center Street, 01803

John P. DiIorio, *President* — Bernard P. Murphy, *Treasurer*

Directors

B. J. Braudis	*J. M. Kilmartin
*M. L. Colangelo	*Ronald MacKenzie
Aurele Cormier	J. A. Marino
*L. R. Crocker	R. F. McLaughlin
*J. P. DiIorio	B. P. Murphy
J. L. DiMarzo	*J. L. Murphy, Jr.
L. F. Doyle	R. W. Murray
*J. H. Driscoll	R. N. Neves
Margaret Gedick	*C. L. Shea
J. J. Gulde	A. E. Wilde

Assets

Banking Department	$16,431,988 36

CAMBRIDGE

Cambridge Trust Company
1336 Massachusetts Avenue, 02138

Branch Office
326 Main Street

H. Gardner Bradlee, *President* — Robert F. Doyle, *Treasurer*

Directors

R. B. Bailey	*M. G. Kispert
*William Bentinck-Smith	P. D. Littlefield
A. D. Bond, Jr.	G. A. Macomber
R. F. Bradford	H. M. Morgan
*H. G. Bradlee	W. L. Payson
*L. H. Clark	E. W. Phippen
M. C. Crum	*Daniel Steiner
Casimir deRham, Jr.	J. I. Stockwell
*J. M. Dry	W. L. Taggart
H. M. Hague	H. D. Winslow

Assets

Banking Department	$44,247,936 94
Trust Department	41,341,273 71

*Executive Committee Member.

Charlesbank Trust Company
124 Broadway, 02142
Branch Offices
1 Boylston Street
671 Massachusetts Avenue

John J. Campbell, *President* — David H. Lichter, *Treasurer*

Directors

*J. J. Campbell	*H. F. Owens
*Sheldon Cohen	*E. J. Sullivan
*H. F. Greene	*J. B. Sullivan, Jr.
*W. A. Guleserian	*W. J. Sullivan
*Z. K. Kurkjian	*J. G. Tellier
*D. H. Lichter	*J. J. Toomey

Assets

Banking Department . .	$17,325,312 57

Harvard Trust Company
1414 Massachusetts Avenue, 02139
Branch Offices
615 Concord Avenue (Fresh Pond)
226 Main Street (Kendall Square)
689 Massachusetts Avenue (Central Square)
1847 Massachusetts Avenue (Porter Square)
575 Technology Square
655 Massachusetts Avenue, Arlington
72 Leonard Street, Belmont
63 Trapelo Road, Belmont (Cushing Square)
483 Trapelo Road, Belmont (Waverley Square)
38 Main Street, Concord
288 Great Road, Littleton
1761 Massachusetts Ave., Lexington

Ernest F. Stockwell, Jr., *President* — Henry C. Riley, *Treasurer*

Directors

*J. C. Boyd, II	*D. S. Greer
Adrian Broggini	Helge Holst
J. I. Carlson, Jr.	*T. M. Horan
F. G. Corneel	N. C. Hubley, Jr.
E. A. Crane	A. M. Innes
*P. V. Cusick	J. P. Mirak
J. K. Damon	E. S. Newbury, Jr.
J. H. Dyer	*D. M. Robinson
R. W. Fawcett	*E. F. Stockwell, Jr.
*Samuel Fogler	D. T. Wendell
E. L. Frost	

Assets

Banking Department . .	$233,558,739 12
Trust Department . . .	101,208,600 25

University Trust Company
2400 Massachusetts Avenue, 02140

T. William Fitzgerald, *President* — Kenneth J. Jacobson, *Treasurer*

Directors

C. A. Brusch	*W. F. Looney, Jr.
*J. L. Danehy	*T. W. Lynch
*T. W. Danehy	Frank Mancuso
*T. W. Fitzgerald	*M. S. Mele
W. R. Hertzon	*R. R. Popeo

Assets

Banking Department . .	$13,963,375 68

CHATHAM

Chatham Trust Company
Main Street, 02633

Carleton E. Hammond, *President* — J. Wesley Deer, *Treasurer*

Directors

C. E. Hammond	*J. T. Manson, II
*C. C. Harding	K. H. Pratt
F. W. Howes	*H. F. Reynolds
C. W. Lumpkin	

Assets

Banking Department . .	$7,679,509 78
Trust Department . . .	676,054 44

CHELMSFORD

The First Bank and Trust Company
44 Central Square, 01824
Branch Offices
290 Central Street, Lowell
199 Boston Road, North Billerica
2 Groton Road, North Chelmsford

Warren C. Lahue, *President* — Ernest F. Day, *Treasurer*

Directors

*A. H. Bloom	N. E. Day
M. J. Brown	*C. S. Kokinos
E. F. Burns	*W. C. Lahue
V. G. Chigas	Carl McKittrick
J. L. Cooney	R. E. Picken

Assets

Banking Department . .	$11,723,590 34

CHICOPEE

Chicopee Bank and Trust Company
35 Center Street, 01013
Branch Office
Fairfield Mall

Cornelius W. Phillips, Jr., *President* — Gino E. Maggi, *Treasurer*

Directors

*Vito Caolo	J. J. Landers
*J. E. Connor	Frederick Nardi
C. J. Deliso	S. I. Partyka
*E. M. Ferris	C. W. Phillips, Jr.
*H. A. Kulig	John Tenczar

Assets

Banking Department . .	$11,438,278 07

*Executive Committee Member.

FALL RIVER

B. M. C. Durfee Trust Company
80 North Main Street, 02722

Branch Offices

77 Bank Street
Fall River Shopping Center on Mariano Bishop Boulevard
1000 North Main Street
1485 Pleasant Street
236 South Main Street
1021 Fall River Avenue, Seekonk
790 Main Road, Westport

Edward B. Sturges, *President* — Alfred S. Rezendes, *Treasurer*

Directors

Henry Ashworth
D. H. Atwater, Jr.
Edward Brayton
*J. S. Brayton, Jr.
*L. S. Brayton
P. S. Brayton
*L. S. Chace, Jr.
*George Delano, Jr.
*Thomas DeVido
L. A. Horvitz
Thomas Marvell
*H. W. LaPointe, Jr.
*William Mason
*C. M. Moran
*Newell Robb
M. R. Silva
*M. N. Sobiloff
*E. B. Sturges
R. F. Sykes
*J. T. Waldron
*M. F. Welsh

Assets

Banking Department	$61,610,040 42
Trust Department	98,996,279 69

Fall River Trust Company
43 North Main Street, 02722

Branch Offices

216 New Boston Road
1219 Pleasant Street
1604 President Avenue
1601 South Main Street
420 Stafford Road
South Main Street, Assonet
610 State Road, North Westport
891 County Street, Somerset
435 Wilbur Avenue, Swansea

Thomas H. Nabb, Jr., *President* — John M. Castanho, *Treasurer*

Directors

O. E. Boivin
*J. A. Faria
S. S. Feinberg
R. A. Lafrance
*T. H. Nabb, Jr.
J. E. O'Neil
*Anthony Perry
*A. G. Pierce
R. L. Smith
H. G. Squire
S. W. Udis

Assets

Banking Department	$72,617,824 64
Trust Department	2,920,699 17

FALMOUTH

Falmouth Bank and Trust Company
249 Worcester Court East, 02541

Branch Office

11 Town Hall Square

Samuel H. Wright, *President* — Edward A. Rich, Jr., *Treasurer*

Directors

*D. H. Amend
*C. L. Bardelis
*H. G. Behrens
*R. J. Canning
*C. W. Jacoby
*Forbes MacGregor
*M. T. Medeiros
*F. L. Nickerson
*R. B. Roderick
*R. C. Tait
*S. H. Wright

Assets

Banking Department	$10,332,212 73

FRAMINGHAM

Framingham Trust Company
79 Concord Street, 01701

Branch Offices

12 Front Street, Ashland
35 Edgell Road, Framingham Centre
490 Cochituate Road, Framingham
Shoppers' World, Framingham
110 Union Avenue, Framingham
805 Water Street, Framingham
266 Waverly Street, Framingham
818 Washington Street, Holliston
59 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
31 North Main Street, Sherborn
Sudbury Plaza, Post Road, Sudbury
17 Old Concord Road, South Sudbury

Ernest F. Fecteau, *President* — Fred E. Harrington, *Treasurer*

Directors

J. P. Bartlett
W. H. Booth
F. G. Farrell
E. F. Fecteau
*H. A. Fitts
*C. F. Long
N. R. Nathanson
*J. R. Perini, Jr.
*J. J. Prindiville, Jr.
J. S. Sculos
*C. A. Sheridan
*J. W. Tiberio
Elbert Tuttle
*T. S. Valpey, Jr.

Assets

Banking Department	$102,913,887 03
Trust Department	10,029,084 31

*Executive Committee Member.

GLOUCESTER

Cape Ann Bank & Trust Company
154 Main Street, 01930

Branch Offices
224 Washington Street, Gloucester
17 Union Street, Manchester

Charles E. Kendall, *President* — Robert M. Williams, *Treasurer*

Directors

E. R. Abbott	C. T. Heberle
*Gordon Abbott	*A. M. Herrold
*J. N. Abbott, Jr.	R. N. Hooper
R. L. Andrews	C. E. Kendall
A. C. Babson	L. C. McEwen
N. K. Banks, Jr.	Carl Moores
R. F. Brown	A. H. Nutton
*H. H. Bundy	*M. F. Piper
J. R. Cahill, Jr.	C. K. Steele
C. R. Clark	*George Stevens
*E. A. Hagstrom	*T. M. Vye

Assets

Banking Department . .	$34,645,160 21
Trust Department . . .	11,146,750 93

GREENFIELD

Franklin County Trust Company
324 Main Street, 01301

Branch Offices
399 Federal Street
Mohawk Plaza, Orange
12 North Main Street, Orange

Darius M. Kelley, *President* — Boyd S. Richardson, *Treasurer*

Directors

N. F. Batchelor	*D. M. Kelley
*F. L. Boyden	*H. B. Kramer
*L. M. Cairns	*D. C. Lunt
E. E. Cormier	*D. C. Lunt, Jr.
*H. V. Erickson	I. P. Muzzey
*J. W. Haigis, Jr.	*R. S. Reid
*R. S. Harper	*L. L. Richards
E. S. Harris	*M. R. Skibiski
*G. J. Hayer	*D. A. Witty
*W. J. Hosmer	

Assets

Banking Department . .	$38,641,548 04
Trust Department . . .	24,946,444 81

HAVERHILL

First Bank and Trust Company of Haverhill
100 Lafayette Square, 01830

Guido J. Antognoni, *President* — William B. Morton, *Treasurer*

Directors

*G. J. Antognoni	*Harold Novick
*Norris Bendetson	Joseph O'Toole
E. A. D'Alessandro	Ralph Pasquale
*Paul Kazarosian	*Carl Pescosolido
Gordon Lauder	Carl Pescosolido, Jr.
Barry Levine	Norman Phaneuf
*W. B. Morton	Arthur Wicks

Assets

Banking Department . .	$5,697,437 19

HINGHAM

Lincoln Trust Company
11 Fearing Road, 02043

Branch Office
Route 139, Marshfield Plaza, Marshfield

Harry W. Healey, Jr., *President* — Robert M. Anderson, *Treasurer*

Directors

Stephen Baker, Jr.	C. A. Johnson, Jr.
F. S. Barbuto, Jr.	*J. A. Malloy, Jr.
W. B. Canterbury	A. A. Miranda
*T. E. Curtis	*R. E. Naser
D. M. Garland	*J. F. O'Neil
*H. W. Healey, Jr.	Alden Weston

Assets

Banking Department . .	$13,819,401 42

HYANNIS

Cape Cod Bank and Trust Company
307 Main Street, 02601

Branch Offices
Airport Rotary
Route 28, Centerville
Main Street, Harwich Port
Main Street, Orleans
Main Street, Osterville
Shank Painter Road, Provincetown
Route 28, South Yarmouth

Ralph A. Farnham, *President* — Edward H. White, *Treasurer*

Directors

H. A. Callahan	T. J. Powers
*Palmer Davenport	C. A. Robinson, Jr.
A. P. Doane, Jr.	*E. L. Sims
*R. A. Farnham	R. F. Sims
*D. B. Leen	*H. F. Smith
*Russell Makepeace	R. B. Snow
R. H. Maloney	W. C. Snow
G. W. Moore	E. E. Sparrow
R. C. Nickerson	

Assets

Banking Department . .	$52,679,154 01
Trust Department . . .	11,350,020 90

Merchants Bank and Trust Company
of Cape Cod
375 Iyanough Road, 02601

Branch Office
Route 28 and Long Pond Drive,
South Yarmouth

Lawrence G. Lasky, *President* — John F. Cavatorta, *Treasurer*

Directors

*W. F. Butler, Jr.	J. M. Kayajan
E. R. Buttner	F. W. Keating
C. W. Eager	*L. G. Laskey
J. J. FitzGerald	M. M. Myers
*J. J. Furman	*L. G. Newman
*P. F. Gogan	*J. J. Reilly
C. J. Hamilton	*J. L. Scheeler

Assets

Banking Department . .	$14,075,369 72

*Executive Committee Member.

LAWRENCE

Arlington Trust Company
305 Essex Street, 01842

Branch Offices

78 Amesbury Street
700 Essex Street
348 Jackson Street
1 Winthrop Avenue
227 North Main Street, Andover
1155 Main Street, Haverhill
476 Broadway, Methuen
190 Haverhill Street, Methuen
39 South Main Street, Middleton
Port Plaza, Shopping Center, Newburyport
149 Main Street, North Andover
Route 114, North Andover Mall

Daniel J. Murphy, Jr., *President* — Edward V. Reed, *Treasurer*

Directors

H. G. Bronson
D. E. Cullaty
L. C. Eidam
J. E. Fenton
*T. F. Gallagher
Max Goldstein
Nicholas Grieco
K. W. Hajjar
*F. A. Higgins
J. B. Ippolito
M. W. Kenney
F. B. Kittredge
J. A. Lamprey
A. P. Manzi
V. J. Mill, Jr.
V. P. Morton, Jr.
*D. J. Murphy, Jr.
M. M. Nevins
R. V. O'Sullivan
*R. R. Siskind
D. J. Sullivan
H. A. Tatelman
J. B. Thomson
A. P. Zappala

Assets

Banking Department	$248,703,414 95
Trust Department	15,734,422 26

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue, 02173

Branch Offices

20 Worthen Road
411 Massachusetts Avenue, Acton
94 Great Road, Bedford
L. G. Hanscom Field, Bedford
244 Middlesex Street, Burlington
Westford Plaza, 171 Littleton Road, Westford

Raymond Scheublin, *President* — Frederick B. James, *Treasurer*

Directors

*A. G. Adams
Gabriel Baker
E. F. Baldwin, Jr.
E. W. Fletcher
L. D. Gould
J. H. Graham
C. F. Kaye
Mark Moore, Jr.
G. E. Rowe
Raymond Scheublin
H. S. Swartz
*A. P. Tropeano
*G. P. Wadsworth
*W. T. Welsh

Assets

Banking Department	$38,652,970 91

LOWELL

Lowell Bank and Trust Company
489 Merrimack Street, 01852

Leonard J. Gallagher, Jr., *President* — James D. Daoulas, *Treasurer*

Directors

B. P. Brouillette
*R. G. Conway
R. S. Cresse
*J. D. Daoulas
E. J. Early, Jr.
V. M. Forsley
*L. J. Gallagher, Jr.
*R. N. Keirstead
F. J. Krawczyk
C. G. Letsou
S. D. Levine
*J. A. McInerney
S. S. Mizner
*R. A. O'Brien
*P. J. Sheehy
Harold Soreff
F. W. Wozniak

Assets

Banking Department	$10,306,576 76

LYNN

Essex County Bank and Trust Company
25 Exchange Street, 01903

Branch Offices

414 Broadway
11 Market Square
1 Willow Street
28 Elm Street, Danvers
Liberty Tree Mall, Danvers
Hammatt and Washington Streets, Ipswich
Colonial Shopping Center, Lynnfield Center
647 Lowell Street, Peabody
Saugus Plaza, Jct. Rtes. 1 and 129, Saugus
434 Humphrey Street, Swampscott
Paradise Road, Swampscott

Thomas D. Chatfield, *President* — William H. Pigott, *Treasurer*

Directors

S. W. Bradley
W. J. Bursaw, Jr.
*T. D. Chatfield
*H. L. Dionne
T. D. Dolan
M. C. Goldman
*F. W. Hixon
F. E. Ingalls
C. R. Irving
*H. M. Kelley
R. I. Lappin
*J. J. Leonard
*M. F. McGrath
K. J. McIlraith
T. W. Rogers
M. W. Rolfe
P. N. Scangas
R. M. Smith
*A. H. Stiles, Jr.

Assets

Banking Department	$112,852,226 00
Trust Department	11,156,700 95

MALDEN

Malden Trust Company
94 Pleasant Street, 02148

Branch Offices

Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer, *President* — Alfred V. Seaward, *Treasurer*

Directors

*Hildreth Auer
G. D. Bill
*C. E. Bond
*L. S. Burke
*T. H. Bush
H. A. Hall, III
O. S. Hobbs
E. B. Luitwieler
J. S. McKenney
*James Millen
*C. W. Spencer
S. A. Stone
J. B. Willing

Assets

Banking Department	$53,043,487 58
Trust Department	26,295,673 27

*Executive Committee Member.

MARBLEHEAD

Marblehead Trust Company
66 Pleasant Street, 01945
Branch Office
254 Humphrey Street

William K. Goldthwaite, *President* — James R. Wood, *Treasurer*

Directors

C. C. Archer	*Dominic Meo, Jr.
*Herman Brettman	J. P. Morse
*R. F. Cole, Jr.	*C. F. Quigley
A. A. Dirlam	A. W. Rice
*W. H. K. Donaldson	*D. E. Risteen
A. V. Fletcher	F. B. Roberts
*W. K. Goldthwaite	*E. H. Smith
*J. R. McPherson	Moses Werman

ASSETS

Banking Department . . $8,259,676 25

MEDFORD

Depositors Trust Company
55 High Street, 02155

Branch Offices
370 Main Street
10 Depot Square, Lexington

Anthony R. Cataldo, *President* — Nicholas J. Parisi, *Treasurer*

Directors

*Joseph Blumsack	*R. M. Malloy
*A. R. Cataldo	W. P. Mitchell
*J. J. Finnin	*Abraham Moskow
J. P. Gately	*J. A. Novelline
*L. P. Harrington	Lawrence O'Brien
R. L. Lyon	J. H. O'Neill, Jr.

ASSETS

Banking Department . . $14,408,004 33

MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street, 02346

Branch Offices
4 John Glass, Jr. Square
11 South Main Street
Middleboro Plaza, 135 South Main Street

James B. Barron, *President* — Buddy D. Chilcot, *Treasurer*

Directors

D. K. Atkins	A. T. Maddigan
*H. K. Atkins	D. F. McNearney
*J. B. Barron	D. G. Reed
*Fletcher Clark, Jr.	S. A. Silliker
*R. L. Cushing	*R. W. Tillson
Thomas Frates	J. C. Whitcomb
A. M. Kramer	W. C. Wilkie
E. B. Lynde	A. M. Wood

ASSETS

Banking Department . . $22,674,969 37
Trust Department . . . 1,874,104 44

MILTON

Milton Bank and Trust Company
524 Adams Street, 02186
Branch Offices
540 Granite Street, Braintree
164 Parkingway, Quincy

Ermenegildo Alfano, *President* — Richard T. Murphy, *Treasurer*

Directors

*Ermenegildo Alfano	E. F. Hannon, Jr.
J. D. Asher	D. J. Laing
Frederick Barletta, Jr.	John Lamere
A. W. Branca	*T. J. Murphy
J. L. Curtin	E. T. O'Neill
C. G. Fallon	J. J. Ricciuti
J. F. Gallagher, Jr.	P. A. Richenburg
Louis Goldstein	G. M. Ridge
*M. A. Gordon	*C. W. Sweeney
J. G. Graziani, Jr.	*M. J. Verrochi, Jr.
T. F. Greene	D. F. Will

ASSETS

Banking Department . . $11,701,942 60

NATICK

Natick Trust Company
34 Main Street, 01760

Branch Offices
46 Eliot Street
Wethersfield Road and Worcester Turnpike, Natick

Frank M. Bishop, *President* — Donald B. Gile, *Treasurer*

Directors

*F. M. Bishop	*W. P. Horton
*D. W. Crain	B. W. Johnson, III
*A. B. Fair	*R. H. Potter
M. W. Fairbanks	*W. B. Robinson
*H. H. Ham, Jr.	*H. E. Snow
J. A. Hill, Jr.	*A. I. Zaltas

ASSETS

Banking Department . . $19,623,051 75

NEW BEDFORD

Southeastern Bank and Trust Company
572 Pleasant Street, 02740

Gustave LaStaiti, *President* — Raymond Eisenberg, *Treasurer*

Directors

*Samuel Ades	Clifford Leach
*Howard Baptista	Mervin Leen
Harold Bishins	Coleman Lipman
Joseph Buckley	*F. D. McGrath
Fred DeCristofaro	*George O'Hara, Sr.
L. V. Drape	Philip Sacknoff
Raymond Eisenberg	Joseph Sullivan
Peter Haste	*Everett Tichon
L. A. Langlois	Ruy S. Villela
*Gustave LaStaiti	Paul Walsh

ASSETS

Banking Department . . $24,499,636 30

*Executive Committee Member.

NEWTON

Garden City Trust Company
232 Boylston Street, 02167

Branch Offices

337 Great Road, Bedford
Science Park, Crosby Drive, Bedford
259 Centre Street, Newton Corner
401 Washington Street, Woburn

John J. Nyhan, *President* — Richard G. Gerraughty, *Treasurer*

Directors

*M. G. Basbas	P. L. Lowe
N. K. Brown	Raymond Marchi
Robert Compagnone	*J. J. Nyhan
Joseph Drapkin	J. C. Scimone
Harris Gilbert	M. G. Shocket
*W. M. Glovsky	Benjamin Slawsby
Margaret Gorman	Bernard Solomon
R. J. Henley	B. P. Swartz
R. L. Julian	*L. D. Tarlin
David Kane	*G. G. Tropeano
C. B. Kimball	Edward Weiss
Albert Levitt	Harold Widett

Assets

Banking Department . . $43,573,924 21

PEABODY

Citizens Bank & Trust Co. of Peabody
7 Sylvan Street, 01960

Branch Office
37 Foster Street

Henry J. April, *President* — Leonard D. Williams, *Treasurer*

Directors

H. J. April	J. V. Regis
Sumner Cohen	Samuel Sherman
George Cooper	Joseph Viera
*Leonard Kaplan	Leonard Williams
*Arthur Levine	A. F. Wood
Michael LoPresti	*C. M. Zolotas
John Masino	

Assets

Banking Department . . $7,241,821 95

PITTSFIELD

Berkshire Bank & Trust Company
54 North Street, 01201

Branch Offices

39 Cheshire Road, Pittsfield
558 East Street, Pittsfield
2 Park Street, Adams
740 South Main Street, Great Barrington
37 Main Street, North Adams
404 Main Street, Stockbridge

James R. Sloane, *President* — Alan W. Niesner, *Treasurer*

Directors

*J. W. Bond	W. J. Nolan
E. M. Buttenheim	J. N. O'Connor
A. A. D'Angelo, Jr.	E. F. Robbins
A. B. Daniels	Isadore Shapiro
David Follett	H. J. Sheldon
*R. A. Hunter	L. R. Shields
J. T. Kelley	*J. R. Sloane
P. J. Major	D. A. Thurston
M. F. McAndrews	*A. J. Tuller
*F. M. Myers, Jr.	*Mervin Wineberg
T. C. Nelson	

Assets

Banking Department . .	$72,271,684 33
Trust Department . . .	18,054,659 10

QUINCY

Hancock Bank and Trust Company
1495 Hancock Street, 02169

Branch Offices

19 Cottage Avenue, Quincy
521 Southern Artery, Quincy
845 Granite Street, Braintree
Tri-Town Mall, Washington Street, Canton
Dedham Mall, 300 V.F.W. Parkway, Dedham
567 High Street, Dedham
415 Hancock Street, North Quincy
157 Central Street, Norwood
129 South Street, Plainville
21 Memorial Parkway, Randolph
93 Pleasant Street, South Weymouth
907 Main Street, Walpole
20 Beale Street, Wollaston

William E. Kelley, *President* — Leslie M. Brierley, *Treasurer*

Directors

L. F. Blackwell	G. D. Reardon
*A. G. Geishecker	F. E. Remick
R. P. Greaves	J. B. Robbie
Henry Hoffman	Sidney Shneider
*F. A. Hunt	H. B. Siegle
P. E. Hurley	H. H. Slate
J. W. Kapples	W. P. Smith
*W. E. Kelley	A. F. Swift, Jr.
F. W. Lawton	R. J. Vitelli
W. D. McLean	*C. J. Weeden
F. W. Musche	

Assets

Banking Department . . $76,444,530 68

ROCKLAND

Rockland Trust Company
288 Union Street, 02370

Branch Offices

Rockland Plaza, Rockland
Cushing Plaza, Route 3A, Cohasset
King's Shopping Center, Halifax
Columbia Road, Hanover
Hanover Mall, Hanover
Hanson Shopping Plaza, Hanson
Lincoln Plaza, Hingham
Monument Square, Hull
Town Parking Way, Marshfield
Queen Anne's Plaza, Norwell
Pembroke Shopping Center, Pembroke
North Park Avenue, Plymouth
Front Street, Scituate
Bay Road, South Duxbury

John S. Pool, *President* — W. Carlton Pratt, *Treasurer*

Directors

J. B. Arnold	F. W. Perry
*A. A. Brundage	*J. S. Pool
R. W. Chandler	O. H. Sgarzi
W. P. Clark, Jr.	*J. F. Spence, Jr.
A. L. Donovan	*R. J. Spence
*R. L. Fish	W. J. Spence
*R. J. Geogan	R. A. Spencer
J. J. Golden	R. D. Tedeschi
R. D. Hawkes	*George Upton, Jr.
*L. M. Levinson	A. R. Wheeler
N. G. MacDonald	E. P. White
E. H. O'Neill	*A. P. Wilcox

Assets

Banking Department . .	$71,521,709 93
Trust Department . . .	9,393,834 43

*Executive Committee Member.

SALEM

Naumkeag Trust Company
217 Essex Street, 01970

Branch Offices
24 Central Street
Lafayette Street at Loring Avenue

Harold G. Macomber, *President* — Leon H. Pauling, *Treasurer*

Directors

*A. E. Arnold	*M. F. Flynn
R. P. Barton	T. E. Hayes
E. M. Batchelder	F. A. Hebard
S. J. Connolly, III	*H. G. Macomber
*J. C. Corbett	*I. J. Martin
*D. N. Crowley	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch
David Fermon	

Assets

Banking Department	$40,923,131 42
Trust Department	20,906,895 71

SAUGUS

Saugus Bank and Trust Company
466 Lincoln Avenue, 01906

Branch Offices
13 Main Street
N.E. Shopping Center, Route 1

Herbert P. Mason, *President* — Edward M. Fornari, *Treasurer*

Directors

*H. W. Bly	Neil Howland
A. G. Boudrot	W. E. Manter
R. J. Chiabrandy	*H. P. Mason
J. W. Currier	D. R. Nagle
*F. J. England	*L. P. Sanborn
H. T. Gibbs	*L. E. Stone
F. J. Giuffrida	

Assets

Banking Department	$18,442,133 50

SOMERSET

Slade's Ferry Trust Company
140-142 Slade's Ferry Avenue, 02721

Branch Office
2722 County Street

Donald T. Corrigan, *President* — Peter Paskowski, *Treasurer*

Directors

Louis Almeida	E. S. Machado
T. B. Almy	*A. J. McDermott
K. J. Compton	*G. E. McNally, Jr.
*D. T. Corrigan	Peter Paskowski
J. F. Foley, Jr.	*H. J. Regan
J. W. Killoran	*B. T. Shuman

Assets

Banking Department	$12,032,942 63

SOMERVILLE

Century Bank and Trust Company
100A Fellsway West, 02145

Marshall M. Sloane, *President* — Myer L. Spector, *Treasurer*

Directors

Warren Altman	Marshall Goldman
A. W. Ashton	M. J. Kolovson
R. B. Bell	*M. J. McCarthy
*M. F. Breen	J. R. McDuffee
D. D. Cline	M. M. Ossoff
E. H. Clivio	Philibert Pellegrini
Kenneth Cosentino	*Herbert Rubin
*Joseph Doherty	*Rugo Santini
P. A. Dupuis	*M. M. Sloane
*H. L. Foster	G. K. Surabian

Assets

Banking Department	$43,203,745 20

SPRINGFIELD

First Bank and Trust Company of Hampden County
127 State Street, 01103

Branch Offices
464 Breckwood Boulevard, Springfield
123 State Street, Springfield
27 Willow Street, Springfield
Cottage and Robbins Road, Springfield
1985 Main Street, Springfield
Suffield and Silver Streets, Agawam (Southgate)
124 Cabot Street, Chicopee
1600 Memorial Drive, Chicopee (Fairview)
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls
31 Maple Street, East Longmeadow
Holyoke Shopping Center, Holyoke
Race and Main Streets, Holyoke
Suffolk and Maple Streets, Holyoke
734 Bliss Road, Longmeadow
153 Main Street, Monson
Thorndike Street, Palmer
429 East Main Street, Westfield

Herbert P. Almgren, *President* — Lawrence E. Martel, *Treasurer*

Directors

*H. P. Almgren	*E. D. Landen
*C. L. Blake	L. D. Lewis
*A. A. Carroll	*C. S. Lyon
R. B. Day	*R. L. Putnam, Jr.
*R. E. Day	A. S. Roberts
G. J. Gallan	J. I. Simpson
C. R. Johnson, Jr.	D. R. Taber
B. F. Jones	*A. J. Yodlowski
Richard Kinsler	*W. F. Young
Edward Kronvall	

Assets

Banking Department	$134,541,603 73
Trust Department	139,527,842 15

Valley Bank and Trust Company
1500 Main Street, 01115

Branch Offices
Off Market Street
315 Boston Road (Pine Point)
Eastfield Mall, Boston Road
32 Fort Pleasant Avenue
9 Libcar Street
1287 Liberty Street (Plaza)
3316 Main Street (North Main)
599 Page Boulevard (East Springfield)
782 State Street (Winchester Square)
590 Sumner Avenue (Forest Park)
1918 Wilbraham Road (Sixteen Acres)
51 Springfield Street, Agawam
21-23 North Main Street, East Longmeadow
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
Winsor and Sewall Streets, Ludlow
30 Elm Street, Westfield
82 North Elm Street, Westfield
7-9 School Street, Westfield
225 Memorial Avenue, West Springfield
463 Main Street, Wilbraham

William A. Lieson, *President* — Warren H. Parenteau, *Treasurer*

Directors

S. P. Blake	*W. A. Lieson
*E. J. Breck	W. E. Locklin
*J. S. Bulkley	*E. T. Manley
W. A. Collins	P. H. Mehrtens
A. A. Dauphinais	*H. G. Perkins
W. A. Fuller	P. L. Picknelly, Jr.
*W. C. Giles, Jr.	Hugo Roth
M. I. Holstein	H. M. Sauers
*S. J. Katz	*J. J. Shea, Jr.
*Graham King	A. B. Wallace, III
F. C. Lane	*J. T. Wright

Assets

Banking Department	$211,204,883 26
Trust Department	104,520,443 23

*Executive Committee Member.

WAKEFIELD

Melrose-Wakefield Trust Company
369 Main Street, 01880

Branch Offices

American Mutual Insurance Company Building, Quannapowitt Parkway
492 Main Street, Melrose
44 West Wyoming Avenue, Melrose
516 Franklin Street, Melrose Highlands
Corner Woburn and Lowell Streets, Wilmington

Robert L. Ramsdell, *President* — James F. Kripp, Jr., *Treasurer*

Directors

*M. G. Beebe
*R. S. Cary
J. R. Cochrane
*G. J. Evans
M. M. Frankel
D. S. Greene
J. M. Hughes
C. G. Keniston
J. H. Kimball
Paul Lazzaro
*W. J. Lee
L. W. Lloyd
*P. H. Messer
G. W. Page
*R. L. Ramsdell
G. A. Roberto
*Ernest Rotondi
V. F. Schmidt
R. H. Wingate
J. B. Wiswall
K. A. Worthen

Assets

Banking Department	$41,453,402 76
Trust Department	2,079,237 38

Surety Bank and Trust Company
2 Smith Street, 01880

Branch Offices

580 Main Street, Reading
Tewksbury Shopping Center, Tewksbury
522-524 Main Street, Winchester

Daniel D. Moore, *President* — Elizabeth L. Sanford, *Treasurer*

Directors

G. E. Cummings
P. D. Dichter
J. S. Leavitt
*D. D. Moore
*M. J. Reef
*D. L. Rollins
*Mark Soroko

Assets

Banking Department	$22,716,620 71

WALTHAM

Guaranty Trust Company
600 Main Street, 02154

Branch Offices

876 Lexington Street
1290 Main Street
114 River Road
424 Trapelo Road
60 Concord Avenue, Belmont
69 East Central Street, Natick

John S. Rando, *President* — Philip G. Duddy, *Treasurer*

Directors

Bernardo Corsi
Pasquale Franchi
John Gaziano, Jr.
*J. J. Lorusso
Saverio Nardelli
*A. B. Nardone
J. B. Natoli, III
*J. S. Rando
William Schwartz
Jeremiah Sundell
R. J. Weafer
*M. D. Weiner

Assets

Banking Department	$40,837,538 09
Trust Department	2,498,192 52

Newton-Waltham Bank and Trust Company
880 Main Street, Waltham 02154

Branch Offices

319 Auburn Street, Auburndale
179 Commonwealth Road, Cochituate
19 Main Street, Hudson
Lincoln Road, Lincoln
190 Boston Post Road, Marlboro
1245 Worcester Street, Natick
300 Washington Street, Newton
808 Beacon Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
235 Needham Street, Newton Upper Falls
22 Union Avenue, Sudbury
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1065 Lexington Street, Waltham
637 Main Street, Waltham
300 Moody Street, Waltham
475 Winter Street, Waltham
303 Boston Post Road, Wayland
458 Boston Post Road, Weston

Giles E. Mosher, Jr., *President* — William M. Cahill, Jr., *Treasurer*

Directors

*W. D. Brooks, Jr.
*T. X. Cronin
*J. T. Driscoll
*J. F. Farr
*J. J. Flynn, III
*N. I. Greene
*A. F. Hardy, Jr.
*Robert Haydock, Jr.
*J. A. MacPhee
*G. E. Mosher, Jr.
*M. J. Murtha, Jr.
*J. C. Nesbitt
*W. H. Nichols, Jr.
*F. C. Ober
*J. B. Perkins
*N. S. Rabb
*K. W. Rogers
*D. W. Stapleton
*H. H. Thayer
*B. F. Wood

Assets

Banking Department	$177,534,041 65
Trust Department	44,912,166 53

WARE

Ware Trust Company
73 Main Street, 01082

Branch Office
West Street

William M. Hyde, *President* — Louise H. Metcalfe, *Treasurer*

Directors

*L. B. Campbell
L. R. Campbell
B. D. Harrington
*W. M. Hyde
J. F. Nields
John Pilch
Fulton Rindge, Jr.
*A. H. Schoonmaker
N. W. Schoonmaker

Assets

Banking Department	$9,583,688 25
Trust Department	1,428,520 90

*Executive Committee Member.

WATERTOWN

Coolidge Bank and Trust Company
65 Main Street, 02172

Branch Offices
585 Mt. Auburn Street, Watertown
635 Massachusetts Avenue, Arlington
201 Great Road, Bedford
176 Alewife Parkway, Cambridge
181 Main Street, Cambridge
104 Mt. Auburn Street, Cambridge
19 Norwood Street, Everett
171 Massachusetts Avenue, Lexington

Milton Adess, *President* — Edward J. Lusardi, *Treasurer*

Directors

Peter Adamian	E. F. Merkert
*Milton Adess	*Charles Mosesian
*H. J. Chernis	*R. C. Papalia
M. M. Cohen	*V. C. Stoneman
R. G. Gordon	*R. E. Torchio
W. A. Law	*S. D. Turin
Theodore Levitt	*J. A. Zani

Assets

Banking Department	$104,190,581 09
Trust Department	22,162 64

WELLESLEY HILLS

First Bank and Trust Company of Wellesley
336 Washington Street, 02181

Emmons J. Williams, *President* — Rodney T. Smith, *Treasurer*

Directors

*A. I. Alford	E. O. Kehoe
A. B. Allen	J. E. Mackie
Luther Breck	L. I. Madden
L. S. Dobis	W. A. Moor
*R. G. Dacey	Hugo Rossi
N. S. Esten	*P. M. Ryan
L. G. Faxon	*F. A. Spencer
N. S. Gifford	A. M. Valentine, Jr.
D. W. Haward	A. W. Williams
*F. D. Haynes	E. J. Williams
L. H. Hewett, Jr.	

Assets

Banking Department	$9,820,707 59

WESTFIELD

Heritage Bank and Trust Company
100 Broad Street, 01085

Branch Office
300 Southampton Road

John D. Warner, *President* — Robert S. Holmes, *Treasurer*

Directors

E. D. Alonzo	*R. S. Holmes
E. J. Carey	*F. R. O'Donnell
F. J. Cataldo	*J. C. Placek
*L. A. Chapin	A. W. Roberts
G. E. D'Amour	J. W. Robinson
L. C. Desrochers	*D. C. Teece
G. D. Fitzgerald	*J. D. Warner
R. N. Gaylord, Jr.	

Assets

Banking Department	$11,716,771 84

WEST SPRINGFIELD

Western Bank and Trust Company
11 Central Street, 01089

Branch Offices
1000 Riverdale Street, West Springfield
1340 Springfield Street, Agawam

William A. Franks, Jr., *President* — Robert S. Rider, *Treasurer*

Directors

E. W. Anderson	H. J. Healy
M. R. Berman	P. R. Hogan
*J. H. Buckley, Jr.	L. F. Jarrett
*J. A. Cancelliere	P. J. McKenna
R. C. Carroll	F. T. Moore
Frank Chriscola, Jr.	W. G. Moore
R. W. Dudley	Henry Scharoff
J. E. Fitzgerald	G. R. Townsend
*W. A. Franks, Jr.	E. C. Tremble
*E. R. Gallagher	*A. C. Whitaker

Assets

Banking Department	$23,833,917 57
Trust Department	932,828 99

WILMINGTON

Commercial Bank and Trust Company
240 Main Street, 01887

Branch Offices
258 Cambridge Street, Burlington
151 Main Street, North Reading

Noel F. Murray, *President* — Dean A. Swift, *Treasurer*

Directors

Samuel Askenazy	A. J. LaCava
*C. D. Bonanno	*N. F. Murray
*F. F. Cain	*S. J. Pierce
Angelo Cataldo	W. J. Riley
Joseph Corrado	*A. J. Rosenberg
E. R. Connor	*B. G. Sykes
W. L. Cyr	*A. A. Tanger
R. F. Dacey	S. J. Tucker
*F. P. D'Annolfo	Simon Zaltman
A. G. Fiorenza, Sr.	

Assets

Banking Department	$20,989,964 57

WINCHESTER

Winchester Trust Company
35 Church Street, 01890

Branch Office
701 Main Street

James M. Olivier, Jr., *President* — Richard D. Ingersoll, *Treasurer*

Directors

*E. B. Dade	*J. S. Morgan, Jr.
*N. H. Fitzgerald	*J. M. Olivier, Jr.
D. A. Klein	C. L. Raffi, Jr.
W. C. McConnell, Jr.	W. J. Smyly
J. F. McDonough	*A. J. Tambone

Assets

Banking Department	$15,259,093 54

*Executive Committee Member.

WOBURN

Woburn Bank and Trust Company
327 Main Street, 01801

Leo A. Donovan, *President* — William E. Kerns, *Treasurer*

Directors

J. M. Bellino — *T. M. Mawn, Jr.
E. J. Cantillon, Jr. — E. H. McCall
*L. A. Donovan — *T. J. McGrath
F. W. Frizzell — *C. A. Murphy
A. L. Johns — J. B. Zocchi
*J. J. Mawn

Assets

Banking Department . . $6,861,369 11

WORCESTER

Commerce Bank & Trust Company
240 Main Street, 01608

Branch Offices
426 Main Street
226 Boston Turnpike, Shrewsbury

Aaron Krock, *President* — William Roberts, *Treasurer*

Directors

Emanuel Alberts — *Aaron Krock
P. L. Bell — Barry Krock
*J. T. Donohue — D. B. Reisner
G. R. Eastman — A. J. Remillard, Jr.
Herbert Gold — *William Roberts
Israel Josephs — R. B. Sahagen
J. J. Kressler — J. W. Spillane

Assets

Banking Department . . $32,404,824 67
Trust Department . . . 411,773 80

Guaranty Bank & Trust Company
370 Main Street, 01608

Branch Offices
Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue
614 Southbridge Street, Auburn
330 High Street, Clinton
Airport Road, Dudley
130 Worcester Street, Grafton
1205 Main Street, Leicester
12 Main Street, Leominster
335 Main Street, Oxford
713 Pleasant Street, Paxton
Maple Avenue and Taft Road, Shrewsbury
7 Turnpike Road, Southborough
39 Elm Street, Southbridge
Route 20, Sturbridge
206 Main Street, Webster
25 West Main Street, Westboro
240 West Boylston Street, West Boylston

William D. Ireland, Jr., *President* — Earl H. Mason, *Treasurer*

Directors

L. J. Adams — Hudson Hoagland
W. D. Bell — *W. D. Ireland, Jr.
A. A. Borgatti, Jr. — *John Jeppson
J. T. B. Carmody — B. A. King
J. B. Dolan — *L. H. Lougee
J. N. Engelsted — R. C. McCray
R. J. Forkey — *Myles Morgan
*O. V. Gustafson — M. G. E. Nilsson
F. L. Harrington, Sr. — N. R. Olson
Jacob Hiatt — A. W. Smith
E. M. Hicks — O. B. Wood

Assets

Banking Department . . $197,151,010 85
Trust Department . . . 39,302,649 16

Corporations Subject to Chapter 172A of the General Laws

CHELSEA

Morris Plan Bank and Banking Company of Chelsea
460 Broadway, 02150

Branch Offices
7 Poplar Street, Boston (Roslindale District)
18 Province Street, Boston

John L. Reilly, *President* — Lillian M. Lawson, *Treasurer*

Directors

J. J. Bodell, Jr. — J. L. Reilly
R. C. Mansfield — G. L. Wheeler

Total Assets $6,195,858 96

LYNN

North Shore Bank and Banking Company
465 Washington Street, 01901

Branch Office
99 Washington Street, Salem

Earl A. Mark, *President* — Charles W. Ringier, *Treasurer*

Directors

E. A. Mark — Charles Ringier
W. W. Murphy

Total Assets $4,210,628 70

NEW BEDFORD

The New Bedford Morris Plan Company
206 Union Street, 02740

Branch Office
15-16 Taunton Green, Taunton

Daniel J. Angeline, *President* — Bertha E. Nisson, *Treasurer*

Directors

D. J. Angeline — R. C. Mansfield
J. J. Bodell, Jr. — R. E. Taber
Helen C. Mackinson

Total Assets $5,685,004 00

*Executive Committee Member.

ABSTRACTS OF THE ANNUAL REPORTS

OF

TRUST COMPANIES

SHOWING

STATEMENTS OF CONDITION

OF ALL DEPARTMENTS

AND

CERTAIN OTHER INFORMATION RELATIVE TO

SAVINGS DEPOSITS

AS OF

THE CLOSE OF BUSINESS, DECEMBER 31, 1971

	ASSETS	ATHOL COLONIAL BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in process of collection	$67,728 04
2	Balances with banks	127,780 07
3	U. S. Government obligations	243,579 69
4	Securities of other U. S. Government Agencies and Corporations	235,562 50
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	335,000 00
9	Real estate loans	138,846 56
10	Collateral loans	190,870 15
11	Unsecured loans	401,929 22
12	Installment loans	400,126 41
13	Overdrafts	4,510 90
14	Banking house, vaults, furniture and fixtures	106,300 66
15	Other real estate owned, directly or indirectly	16,676 42
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	—
18	Interest accrued but not collected	—
19	Other assets	766 68
20	Total	**$2,329,677 30**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Aug. 6, 1965	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Mar. 31, 1966	
$604,485 05	$639,024 90	$3,799,366 30	$1,356,293 37	1
3,770,901 03	2,410,372 63	17,010,425 43	7,782,662 04	2
2,464,761, 79	3,179,905 20	14,827,236 69	3,496,951 67	3
—	—	—	2,086,449 59	4
3,553,505 85	7,017,782 82	61,261,657 73	3,849,526 21	5
—	267,124 81	—	25,500 00	6
—	157,371 73	—	47,819 00	7
2,900,000 00	1,400,000 00	8,000,000 00	8,000,000 00	8
10,460,409 75	9,121,037 26	–	3,105,321 70	9
1,509,170 77	3,724,938 60	11,399,157 12	6,394,885 66	10
3,198,132 60	2,974,961 87	3,135,173 22	20,406,379 55	11
6,123,582 03	7,207,422 39	—	9,626,014 43	12
41,646 11	29,961 56	268,514 24	104,468 79	13
497,460 76	557,212 00	6,679,725 87	269,790 48	14
—	125,484 97	—	—	15
—	91,313 20	—	—	16
56,233 69	19,363 58	152,657 61	16,646 42	17
103,380 33	274,697 70	1,494,769 57	311,474 52	18
64,233 02	34,549 95	1,338,502 80	60,352 00	19
$35,347,902 78	**$39,232,525 17**	**$129,367,186 58**	**$66,940,535 43**	20
$1,541,175 57	$573,083 08	$194,216,159 00	No Trust	21
2,646,716 96	928,137 78	172,661,500 20	Department	22
12,823,068 94	3,338,697 04	652,951,786 90		23
1,812 99	22,000 00	3,917,436 98		24
—	—	4,490,893 87		25
—	—	—		26
57,360 00	101,856 89	5,106,290 64		27
221,976 65	16,469 37	15,504,948 57		28
2,042,760 38	362,568 42	25,593,436 16		29
30,181 00	—	571,308 60		30
217,559 00	43,266 85	2,863,707 01		31
$19,582,611 49	**$5,386,079 43**	**$1,077,877,467 93**		32

	LIABILITIES	ATHOL COLONIAL BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$699,320 98
2	Time deposits of individuals, partnerships and corporations	324,700 70
3	Savings deposits	577,779 03
4	Club deposits	16,356 50
5	Deposits of U. S. Government	18,016 80
6	Deposits of states, counties and municipalities	146,701 84
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	244,056 78
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	16,037 25
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	24,871 04
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	200,000 00
18	Surplus	100,000 00
19	Undivided profits	(74,447 45
20	Total capital reserves	36,283 83
21	Total	**$2,329,677 30**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$36,283 83
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$36,283 83**
27	Number of commercial accounts, December 31, 1971	1,033
28	Number of savings accounts, December 31, 1971	916
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	18
39	Percentage of real estate loans to savings deposits	20.74
40	Average real estate loan	$6,658 14

*Feb.–May–Aug.–Nov.

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
$13,208,668 18	$13,569,703 59	$66,295,919 31	$10,937,404 46	1
1,024,002 34	3,902,120 30	5,605,000 00	17,115,379 93	2
12,682,078 18	10,746,781 02	—	1,931,318 57	3
71,196 00	50,798 50	—	2,683 00	4
452,349 58	339,944 15	956,746 96	1,259,400 90	5
2,715,465 60	3,473,776 75	29,385,577 67	34,677,183 67	6
441,008 54	822,069 73	4,765,469 02	1,599,384 29	7
456,690 33	609,974 99	2,584,161 45	1,736,045 77	8
—	—	—	2,692 61	9
—	—	500,000 00	—	10
—	91,313 20	—	—	11
592,015 62	583,850 50	2,266 37	1,584,107 95	12
206,329 83	282,251 57	983,699 26	287,376 12	13
883,525 03	1,362,493 58	71,094 53	157,650 00	14
—	—	—	—	15
—	—	—	—	16
396,000 00	1,000,000 00	5,000,000 00	1,125,000 00	17
1,321,000 00	1,200,000 00	7,500,000 00	3,565,000 00	18
574,183 98	803,508 00	5,106,119 69	634,908 16	19
323,389 57	393,939 29	611,132 32	325,000 00	20
$35,347,902 78	**$39,232,525 17**	**$129,367,186 58**	**$66,940,535 43**	21
$323,389 57	$393,939 29	$50,000 00	$325,000 00	22
—	—	561,132 32	—	23
—	—	—	—	24
—	—	—	—	25
$323,389 57	**$393,939 29**	**$611,132 32**	**$325,000 00**	26
6,447	13,143	3,253	13,165	27
9,195	12,914	—	1,884	28
$19,498,869 04	$4,994,642 32	$1,066,043,522 14	No Trust	29
81,662 25	391,437 11	11,833,945 79	Department	30
—	—	—		31
2,080 20	—	—		32
$19,582,611 49	**$5,386,079 43**	**$1,077,877,467 93**		33
$2,895,698 21	—	$520,030,083 04		34
—	—	$111,617,666 05		35
Day of Deposit Quarterly on 15th*	Day of Deposit Quarterly on 1st*	No Savings Department	Day of Deposit Quarterly on 1st*	36 37
628	626		—	38
65.50	79.98		—	39
$13,220 61	$13,727 16		—	40

*Jan.–Apr.–July–Oct.

	ASSETS	BOSTON CITY BANK & TRUST COMPANY
	Banking Department	
	Incorporated	Aug. 6, 1956
	Began business	Feb. 5, 1957
1	Cash, clearing and cash items in process of collection	$1,575,139 87
2	Balances with banks	6,273,352 49
3	U. S. Government obligations	7,848,962 36
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	22,518,216 53
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	6,000,000 00
9	Real estate loans	5,985,066 81
10	Collateral loans	9,649,205 74
11	Unsecured loans	23,859,513 56
12	Installment loans	4,770,684 74
13	Overdrafts	—
14	Banking house, vaults, furniture and fixtures	1,557,489 02
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	1,743,226 50
17	Prepaid expenses	—
18	Interest accrued but not collected	410,045 25
19	Other assets	77,656 97
20	Total	**$92,268,559 84**
	Trust Department	
21	Government, state and municipal bonds	—
22	Other bonds	—
23	Stocks	—
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	—
28	Deposits subject to check	$205 19
29	Other bank deposits	88,899 70
30	Tangible personal property	—
31	Other assets	—
32	Total	**$89,104 89**

BOSTON

COMMONWEALTH BANK AND TRUST COMPANY	FIDUCIARY TRUST COMPANY	INVESTORS BANK & TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	
Mar. 3, 1964	Mar. 30, 1928	Apr. 25, 1969	Apr. 15, 1965	
Oct. 9, 1964	Apr. 15, 1928	Nov. 12, 1969	Aug. 25, 1965	
$731,787 63	$301,500 00	$339,062 20	$352,825 18	1
5,172,568 04	1,498,405 75	1,472,838 81	154,912 40	2
3,330,490 01	8,306,541 47	2,453,217 93	1,194,334 00	3
125,000 00	—	2,468,676 28	2,605,009 02	4
4,363,615 84	2,794,117 13	—	149,248 70	5
817,395 65	1,794,750 00	927,181 77	3,352,549 21	6
—	—	—	29,875 00	7
1,400,000 00	—	4,000,000 00	1,000,000 00	8
4,295,161 42	—	—	659,323 48	9
6,797,127 44	1,576,554 57	1,397,822 71	4,043,678 17	10
12,814,133 33	—	900,000 00	5,142,959 20	11
3,110,800 85	—	—	1,947,945 92	12
272,233 67	—	260 55	28,973 44	13
904,334 47	220,482 01	56,706 30	561,496 14	14
—	—	—	—	15
—	—	—	651,354 40	16
121,986 75	3,410 68	3,768 38	2,896 74	17
282,143 06	—	88,193 24	191,328 23	18
56,373 09	—	6,357 61	21,205 65	19
$44,595,151 25	**$16,495,761 61**	**$14,114,085 78**	**$22,089,914 88**	20
$128,854 08	$76,841,733 95	$1,058,127 11	No Trust	21
—	29,942,643 68	4,993 75	Department	22
573,445 54	236,464,583 06	1,254,720 08		23
—	1,226,945 31	—		24
—	469,823 33	1 00		25
—	—	—		26
31,000 00	174,343 00	—		27
—	5,097,510 62	123,948 47		28
15,182 91	7,537,944 98	85,500 00		29
21,107 31	—	—		30
61,281 60	1,819,259 77	23,104 65		31
$830,871 44	**$359,574,787 70**	**$2,550,395 06**		32

	LIABILITIES	BOSTON CITY BANK & TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$26,872,442 90
2	Time deposits of individuals, partnerships and corporations	19,218,003 07
3	Savings deposits	11,729,176 67
4	Club deposits	—
5	Deposits of U. S. Government	2,608,856 17
6	Deposits of states, counties and municipalities	12,951,173 35
7	Deposits of banks	356,917 14
8	Other deposits (certified, officers' checks, etc.)	1,714,629 79
9	Bills payable and other liabilities for borrowed money	3,528,205 53
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	1,743,226 50
12	Income collected not earned	694,229 52
13	Accrued for taxes, interest, expenses, etc.	782,051 70
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	270,751 22
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	3,063,075 00
18	Surplus	5,513,941 62
19	Undivided profits	375,889 71
20	Total capital reserves	845,989 95
21	Total	**$92,268,559 84**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$845,989 95
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$845,989 95**
27	Number of commercial accounts, December 31, 1971	6,263
28	Number of savings accounts, December 31, 1971	3,422
	Trust Department	
29	As trustee, executor, administrator, etc.	$89,104 89
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	**$89,104 89**
34	As agent, custodian, etc.	—
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Jan. 15th-July 15th
38	Number of real estate loans	46
39	Percentage of real estate loans to savings deposits	45.00
40	Average real estate loan	$115,681 13

BOSTON

COMMONWEALTH BANK AND TRUST COMPANY	FIDUCIARY TRUST COMPANY	INVESTORS BANK & TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	
$22,032,658 24	$11,680,587 17	$7,816,034 57	$10,327,223 57	1
4,850,785 55	—	1,080,000 00	3,927,263 08	2
7,457,913 71	—	1,763,987 69	2,896,566 31	3
59,354 00	—	—	8,235 00	4
715,924 58	485,200 15	461,092 21	628,147 32	5
3,402,907 01	—	300,000 00	626,249 93	6
99,737 45	180,000 00	125,000 00	341,245 50	7
806,751 71	511 00	1,457,548 69	349,489 20	8
—	—	—	—	9
—	—	—	473,000 00	10
—	—	—	651,354 40	11
363,796 79	—	9,120 51	287,387 94	12
187,566 90	18,652 65	65,988 84	45,023 17	13
87,944 87	9,779 62	—	—	14
—	—	—	—	15
—	—	—	—	16
1,628,797 50	1,250,000 00	500,000 00	694,570 00	17
2,176,586 00	1,250,000 00	253,000 00	604,715 00	18
226,832 38	1,095,866 76	255,226 33	69,007 78	19
497,594 56	525,164 26	27,086 94	160,436 68	20
$44,595,151 25	**$16,495,761 61**	**$14,114,085 78**	**$22,089,914 88**	21
$497,594 56	—	$27,086 94	$160,436 68	22
—	$525,164 26	—	—	23
—	—	—	—	24
—	—	—	—	25
$497,594 56	**$525,164 26**	**$27,086 94**	**$160,436 68**	26
8,173	111	247	7,572	27
6,239	—	221	2,266	28
$830,871 44	$353,159,041 28	$2,499,251 15	No Trust	29
—	5,811,401 68	27,222 18	Department	30
—	—	—		31
—	604,344 74	23,921 73		32
$830,871 44	**$359,574,787 70**	**$2,550,395 06**		33
$284,192 59	$473,988,245 56	$130,393,955 99		34
—	—	—		35
Monthly on 1st	No Savings	Day of Deposit	Day of Deposit	36
Quarterly on 1st*	Department	Quarterly on 1st†	Quar. 3rd Friday†	37
32		—	6	38
19.26		—	23.00	39
$35,308 88		—	$109,887 25	40

* Jan.–Apr.–July–Oct.
† Feb.–May–Aug.–Nov.

	ASSETS	BOSTON THE NEW BOSTON BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Apr. 8, 1969
	Began business	Jan. 19, 1970
1	Cash, clearing and cash items in process of collection	$101,124 48
2	Balances with banks	1,394,775 75
3	U. S. Government obligations	641,392 82
4	Securities of other U. S. Government Agencies and Corporations	551,120 22
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	393,336 10
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	850,000 00
9	Real estate loans	79,490 53
10	Collateral loans	824,712 51
11	Unsecured loans	1,937,236 85
12	Installment loans	2,347,501 20
13	Overdrafts	5,948 23
14	Banking house, vaults, furniture and fixtures	71,990 89
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	214 54
17	Prepaid expenses	14,283 68
18	Interest accrued but not collected	43,400 36
19	Other assets	7,922 43
20	Total	**$9,264,450 59**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

BOSTON			BROCKTON	
STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	UNITY BANK AND TRUST COMPANY	MASSACHUSETTS BANK AND TRUST COMPANY	
Apr. 13, 1891	Apr. 15, 1887	June 19, 1968	Dec. 2, 1963	
July 1, 1891	Mar. 4, 1895	June 24, 1968	Dec. 5, 1963	
$143,909,134 86	$2,875,016 05	$112,649 30	$685,590 00	1
114,456,496 91	8,755,295 67	502,222 70	307,863 74	2
81,750,583 93	2,828,972 42	508,377 11	1,557,008 60	3
85,068,444 99	1,967,876 60	4,246,547 81	—	4
159,148,439 77	10,117,257 76	—	—	5
100,000 00	216,491 69	382,329 68	1,353,110 30	6
8,574,496 00	333,614 00	—	—	7
15,000,000 00	6,000,000 00	2,600,000 00	1,100,000 00	8
57,286,634 76	3,265,497 64	392,270 00	2,793,342 41	9
162,955,797 78	13,781,081 05	3,386,958 68	1,636,837 34	10
274,641,684 99	19,991,828 23	592,965 98	3,287,149 45	11
95,484,543 86	7,330,815 29	648,447 98	1,254,780 59	12
2,303,664 28	150,628 42	10,558 20	5,262 92	13
25,177,424 05	418,179 88	387,211 44	143,402 19	14
—	—	—	—	15
4,929,368 01	59,719 76	—	56,860 20	16
1,728,960 21	567,195 70	9,489 00	15,560 00	17
9,216,428 50	317,556 47	173,755 63	95,814 13	18
6,596,257 41	644,332 89	158,818 86	30,100 73	19
$1,248,328,360 31	**$79,621,359 52**	**$14,112,602 37**	**$14,322,682 60**	20
$186,654,926 64	$7,787,773 63	No Trust Department	No Trust Department	21
189,147,531 50	2,124,747 40			22
.629,524,970 31	9,222,581 43			23
2,394,855 49	1 00			24
1,998,247 21	11,000 00			25
—	—			26
6,100,038 83	—			27
19,749,038 94	871,689 42			28
7,613,315 85	1,640,758 53			29
753,454 15	—			30
9,720,776 68	168 00			31
$1,053,657,155 60	**$21,658,719 41**			32

	LIABILITIES	BOSTON THE NEW BOSTON BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$2,722,798 57
2	Time deposits of individuals, partnerships and corporations	2,164,005 75
3	Savings deposits	619,231 61
4	Club deposits	—
5	Deposits of U. S. Government	53,641 18
6	Deposits of states, counties and municipalities	1,350,006 00
7	Deposits of banks	314,602 71
8	Other deposits (certified, officers' checks, etc.)	52,291 39
9	Bills payable and other liabilities for borrowed money	588 69
10	Federal funds purchased and securities sold under agreements to repurchase	295,566 86
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	291,568 02
13	Accrued for taxes, interest, expenses, etc.	55,610 30
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	9,901 16
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	750,000 00
18	Surplus	382,326 10
19	Undivided profits	101,234 15
20	Total capital reserves	101,078 10
21	Total	**$9,264,450 59**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$85,378 10
23	Valuation reserve on securities	—
24	Reserve for contingencies	15,700 00
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$101,078 10**
27	Number of commercial accounts, December 31, 1971	1,932
28	Number of savings accounts, December 31, 1971	545
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	2
39	Percentage of real estate loans to savings deposits	6.50
40	Average real estate loan	$39.745 26

* Jan.–Apr.–July–Oct.

BOSTON			BROCKTON	
STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	UNITY BANK AND TRUST COMPANY	MASSACHUSETTS BANK AND TRUST COMPANY	
$527,095,033 56	$48,343,002 68	$3,413,957 12	$4,366,146 59	1
123,978,288 55	9,509,850 10	1,919,397 87	1,105,987 02	2
42,369,018 25	6,535,783 46	3,011,303 52	2,014,333 59	3
101,521 09	—	—	9,350 00	4
13,143,246 79	1,731,332 36	2,242,829 05	540,529 37	5
95,625,421 86	753,681 54	1,128,297 65	3,861,885 33	6
142,838,018 19	2,369,954 72	70,000 00	60,000 00	7
17,429,606 29	1,057,107 30	187,874 31	771,828 36	8
426,987 50	—	—	—	9
144,600,000 00	—	—	—	10
5,079,368 01	59,719 76	—	56,860 20	11
8,440,671 31	944,050 33	75,902 47	116,755 48	12
8,498,870 16	77,583 02	57,003 82	70,159 31	13
3,718,454 05	119,293 75	135,773 00	5,339 63	14
20,000,000 00	—	1,985,000 00	428,500 00	15
—	—	—	—	16
20,081,250 00	2,800,000 00	600,000 00	532,187 25	17
41,918,750 00	3,800,000 00	314,677 54	180,812 75	18
20,539,276 00	919,304 20	(1,363,413 98)	104,532 89	19
12,444,578 70	600,696 30	334,000 00	97,474 83	20
$1,248,378,360 31	**$79,621,359 52**	**$14,112,602 37**	**$14,322,682 60**	21
$12,444,578 70	$600,696 30	$334,000 00	$97,474 83	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$12,444,578 70	**$600,696 30**	**$334,000 00**	**$97,474 83**	26
63,727	11,913	2,117	5,785	27
38,092	7,084	5,872	2,996	28
$1,044,600,969 56	$21,557,465 21	No Trust Department	No Trust Department	29
9,056,186 04	101,254 20			30
—	—			31
—	—			32
$1,053,657,155 60	**$21,658,719 41**			33
$7,229,230,273 13	$5,747,034 53			34
$211,363,367 68	$735,452 49			35
Day of Deposit	Day of Deposit	Monthly on 15th	Day of Deposit	36
Quarterly on 1st*	Quarterly on 31st†	Apr. 15–Oct. 15	Quarterly on 1st*	37
6	56	8	37	38
.13	78.13	8.77	49.70	39
$9,135 57	$52,786 23	$24,000 00	$27,113 56	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

	ASSETS	BROOKLINE BROOKLINE TRUST COMPANY
	Banking Department	
	Incorporated	Oct. 13, 1910
	Began business	Nov. 1, 1910
1	Cash, clearing and cash items in process of collection	$689,594 78
2	Balances with banks	4,823,731 27
3	U. S. Government obligations	5,298,066 66
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	9,436,606 51
6	Other bonds, notes and debentures	65,741 03
7	Corporate stocks	21,256 44
8	Federal funds sold and securities purchased under agreements to resell	400,000 00
9	Real estate loans	7,702,399 77
10	Collateral loans	6,093,295 22
11	Unsecured loans	7,317,270 42
12	Installment loans	5,004,827 74
13	Overdrafts	41,245 59
14	Banking house, vaults, furniture and fixtures	1,368,657 52
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	125,884 78
18	Interest accrued but not collected	342,115 12
19	Other assets	258,812 78
20	Total	**$48,989,505 63**
	Trust Department	
21	Government, state and municipal bonds	$112,966 65
22	Other bonds	684,037 10
23	Stocks	2,370,457 69
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	64,798 11
28	Deposits subject to check	211,216 59
29	Other bank deposits	401,227 47
30	Tangible personal property	—
31	Other assets	10,217 10
32	Total	**$3,854,920 71**

BROOKLINE		BURLINGTON	CAMBRIDGE	
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	BURLINGTON BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	
Dec. 18, 1934	Jan. 23, 1962	Aug. 9, 1967	May 8, 1890	
Jan. 2, 1935	Aug. 1, 1962	May 31, 1968	Nov. 7, 1892	
$24,541,663 23	$154,640 15	$203,370 51	$946,691 44	1
33,275,317 24	1,370,069 15	1,870,633 75	3,960,819 04	2
30,550,693 12	744,517 69	4,284,333 83	5,224,695 36	3
—	1,665,987 29	995,385 25	—	4
73,826,534 64	204,186 26	49,875 00	5,321,748 08	5
67,000 00	—	—	—	6
669,050 00	—	—	—	7
—	2,200,000 00	500,000 00	—	8
47,063,435 44	907,655 98	918,937 64	9,718,838 76	9
16,656,694 31	903,470 27	1,949,846 64	8,771,167 19	10
37,401,125 73	4,536,221 58	2,671,213 96	7,523,026 36	11
38,627,128 98	870,310 60	2,843,260 47	1,481,742 57	12
79,261 91	13,882 47	24,338 59	285,580 12	13
4,302,016 61	157,635 05	77,118 15	647,838 48	14
954,301 00	—	—	—	15
—	—	—	—	16
43,502 00	15,459 94	6,402 15	47,204 47	17
1,955,411 37	18,323 47	9,302 00	246,443 04	18
122,707 79	221,793 99	27,970 42	72,142 03	19
$310,135,843 37	**$13,984,153 89**	**$16,431,988 36**	**$44,247,936 94**	20
$2,245,214 37	No Trust Department	No Trust Department	$4,972,447 19	21
8,314,202 02			5,446,202 01	22
17,314,663 13			28,706,813 09	23
20,824 43			—	24
175,525 15			—	25
—			—	26
279,788 83			—	27
543,158 26			476,492 48	28
1,554,298 25			1,585,733 67	29
—			—	30
305 50			153,585 27	31
$31,447,979 94			**$41,341,273 71**	32

	LIABILITIES	BROOKLINE BROOKLINE TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$23,348,144 21
2	Time deposits of individuals, partnerships and corporations	1,604,248 89
3	Savings deposits	10,846,317 84
4	Club deposits	105,216 00
5	Deposits of U. S. Government	953,810 56
6	Deposits of states, counties and municipalities	2,772,124 96
7	Deposits of banks	1,198,462 67
8	Other deposits (certified, officers' checks, etc.)	2,365,457 70
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	447,764 85
13	Accrued for taxes, interest, expenses, etc.	262,890 28
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	97,123 83
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	1,000,000 00
18	Surplus	2,000,000 00
19	Undivided profits	1,440,089 96
20	Total capital reserves	547,853 88
21	Total	**$48,989,505 63**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$547,853 88
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$547,853 88**
27	Number of commercial accounts, December 31, 1971	11,837
28	Number of savings accounts, December 31, 1971	7,347
	Trust Department	
29	As trustee, executor, administrator, etc.	$3,803,671 68
30	Income	51,249 03
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$3,854,920 71**
34	As agent, custodian, etc.	$506,273 34
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 31st*
38	Number of real estate loans	160
39	Percentage of real estate loans to savings deposits	30.20
40	Average real estate loan	$21,156 75

* Mar.–June–Sept.–Dec.

BROOKLINE		BURLINGTON	CAMBRIDGE	
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	BURLINGTON BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	
$112,584,083 13	$4,187,278 49	$2,769,743 91	$26,827,630 48	1
29,426,800 41	1,777,103 53	2,566,561 75	151,353 99	2
78,222,064 13	1,677,448 91	2,458,631 40	9,657,080 25	3
—	17,951 00	5,397 00	—	4
7,714,812 64	681,728 11	177,714 61	888,806 87	5
26,038,022 21	1,871,985 67	6,343,153 88	852,852 01	6
12,151,789 30	2,401,747 51	131,967 05	765,745 82	7
3,752,181 12	168,186 50	326,905 38	93,693 83	8
—	—	—	—	9
—	—	320,000 00	—	10
—	—	—	—	11
3,481,280 25	130,699 65	398,766 29	238,337 32	12
1,611,016 17	46,193 85	31,350 50	23,617 61	13
8,959,095 91	—	—	415,129 99	14
—	—	—	—	15
—	—	—	—	16
5,400,000 00	504,000 00	378,000 00	1,200,000 00	17
12,235,000 00	317,663 74	378,000 00	1,200,000 00	18
6,217,590 39	95,270 70	101,512 77	1,303,092 21	19
2,342,107 71	106,896 23	44,283 82	630,596 56	20
$310,135,843 37	**$13,984,153 89**	**$16,431,988 36**	**$44,247,936 94**	21
$2,342,107 71	$106,896 23	$44,283 82	$630,596 56	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$2,342,107 71	**$106,896 23**	**$44,283 82**	**$630,596 56**	26
60,289	3,065	1,562	13,165	27
73,981	1,933	1,945	6,516	28
$31,225,656 37	No Trust Department	No Trust Department	$40,942,447 70	29
154,603 75			398,826 01	30
—			—	31
67,719 82			—	32
$31,447,979 94			**$41,341,273 71**	33
$19,446,198 84			$29,103,244 97	34
—			—	35
Day of Deposit Quarterly on 10th*	Monthly on 5th June 15–Dec. 15	Day of Deposit Quarterly on 1st†	Day of Deposit Quarterly on 1st‡	36 37
1,895	29	36	236	38
60.17	54.00	37.00	64.80	39
$24,835 62	$31,298 48	$25,526 04	$26,530 00	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.
‡ Feb.–May–Aug.–Nov.

	ASSETS	CAMBRIDGE CHARLESBANK TRUST COMPANY
	Banking Department	
	Incorporated	Dec. 15, 1965
	Began business	June 10, 1966
1	Cash, clearing and cash items in process of collection	$384,126 91
2	Balances with banks	1,867,592 84
3	U. S. Government obligations	1,562,554 76
4	Securities of other U. S. Government Agencies and Corporations	1,154,189 88
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	783,751 87
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	2,280,000 00
9	Real estate loans	2,148,101 77
10	Collateral loans	341,180 55
11	Unsecured loans	4,814,508 37
12	Installment loans	1,585,900 82
13	Overdrafts	16,852 28
14	Banking house, vaults, furniture and fixtures	243,817 05
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	44,585 57
18	Interest accrued but not collected	94,425 38
19	Other assets	3,724 52
20	Total	$17,325,312 57
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

CAMBRIDGE		CHATHAM	CHELMSFORD	
HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	
$14,272,625 04	$202,982 23	$278,241 76	$581,145 48	1
23,026,389 36	1,329,247 85	141,265 75	860,309 56	2
16,253,912 50	348,368 23	1,283,867 50	885,937 50	3
—	701,335 06	—	707,296 10	4
57,650,578 19	1,852,865 26	323,070 84	3,687,745 26	5
664,876 41	5,225 00	6,225 00	—	6
709,229 08	—	18,437 50	—	7
—	300,000 00	—	900,000 00	8
51,419,221 31	2,850,331 98	2,111,511 11	666,879 17	9
24,360,943 99	2,025,839 83	2,011,467 34	592,357 96	10
18,824,701 89	1,945,294 28	1,244,218 60	774,865 52	11
17,959,688 17	2,199,430 26	104,497 39	1,831,920 84	12
207,935 99	3,498 30	7,067 48	11,740 69	13
4,069,913 40	89,453 26	144,415 91	115,640 55	14
1,974,841 87	58,700 00	—	31,044 54	15
—	—	—	—	16
28,498 95	5,542 54	—	2,182 10	17
1,790,931 20	45,261 60	—	74,515 52	18
344,451 77	—	5,223 60	9 55	19
$233,558,739 12	**$13,963,375 68**	**$7,679,509 78**	**$11,723,590 34**	20
$17,433,670 66	No Trust Department	$30,925 81	No Trust Department	21
14,544,890 20		40,182 50		22
62,520,118 80		530,204 92		23
423,264 30		—		24
222,599 31		—		25
—		—		26
914,828 79		—		27
1,111,184 36		44,741 21		28
2,192,056 45		30,000 00		29
52,889 15		—		30
1,793,098 23		—		31
$101,208,600 25		**$676,054 44**		32

	LIABILITIES	CAMBRIDGE CHARLESBANK TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$6,420,607 03
2	Time deposits of individuals, partnerships and corporations	1,855,829 01
3	Savings deposits	3,114,279 59
4	Club deposits	36,797 00
5	Deposits of U. S. Government	679,830 21
6	Deposits of states, counties and municipalities	2,349,129 08
7	Deposits of banks	712,832 90
8	Other deposits (certified, officers' checks, etc.)	188,571 15
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	145,680 33
13	Accrued for taxes, interest, expenses, etc.	53,516 54
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	64,472 96
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	650,00 000
18	Surplus	856,102 86
19	Undivided profits	135,429 51
20	Total capital reserves	62,234 40
21	Total	**$17,325,312 57**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$62,234 40
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$62,234 40**
27	Number of commercial accounts, December 31, 1971	9,478
28	Number of savings accounts, December 31, 1971	4,219
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 10th*
38	Number of real estate loans	46
39	Percentage of real estate loans to savings deposits	29.70
40	Average real estate loan	$20,121 32

* Mar.–June–Sept.–Dec.

CAMBRIDGE		CHATHAM	CHELMSFORD	
HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
$103,387,206 36	$3,775,441 55	$3,168,076 34	$4,967,294 76	1
26,555,302 36	2,301,694 54	965,408 76	417,495 88	2
35,281,099 87	3,275,662 85	2,372,504 25	2,830,675 54	3
396,111 57	25,791 00	2,913 00	19,288 00	4
3,504,026 88	177,437 86	86,058 02	204,942 54	5
17,145,118 96	720,782 76	113,204 18	1,459,099 63	6
729,658 54	1,394,823 24	90,980 71	—	7
1,959,635 50	776,941 05	136,212 06	182,151 90	8
—	—	—	—	9
1,400,000 00	—	—	—	10
—	—	—	—	11
1,996,005 47	268,760 58	11,299 93	139,345 33	12
666,524 16	—	36,200 00	45,300 31	13
18,600,866 68	141 20	—	16,606 86	14
—	—	—	—	15
—	—	—	—	16
4,400,000 00	200,000 00	100,000 00	262,100 00	17
13,200,000 00	800,000 00	300,000 00	737,900 00	18
1,958,973 58	132,981 43	202,638 79	372,080 31	19
2,378,209 19	112,917 62	94,013 74	69,309 28	20
$233,558,739 12	**$13,963,375 68**	**$7,679,509 78**	**$11,723,590 34**	21
$2,378,209 19	$112,917 62	$74,193 54	$69,309 28	22
—	—	—	—	23
—	—	19,820 20	—	24
—	—	—	—	25
$2,378,209 19	**$112,917 62**	**$94,013 74**	**$69,309 28**	26
70,550	2,376	2,455	5,637	27
39,903	2,719	2,042	2,007	28
$100,858,398 92	No Trust Department	$674,474 80	No Trust Department	29
350,201 33		1,579 64		30
—		—		31
—		—		32
$101,208,600 25		**$676,054 44**		33
$25,842,276 74		$5,281,511 29		34
$495,836 73		—		35
Monthly on 10th	Monthly on 1st	Monthly on 10th	Monthly on 1st	36
Jan. 10–July 10	Quar. 1st Monday*	Apr. 1–Oct. 1	June 15–Dec. 15	37
498	149	145	64	38
52.10	87.00	67.33	23.55	39
$36,879 52	$19,129 74	$11,017 33	$10,419 99	40

*Jan.–Apr.–July–Oct.

	ASSETS	CHICOPEE
		CHICOPEE BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	May 9, 1966
	Began business	June 1, 1966
1	Cash, clearing and cash items in process of collection	$160,868 67
2	Balances with banks	1,270,745 91
3	U. S. Government obligations	297,167 24
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	202,493 08
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	2,000,000 00
9	Real estate loans	144,994 26
10	Collateral loans	869,597 10
11	Unsecured loans	2,613,891 33
12	Installment loans	3,675,293 91
13	Overdrafts	4,123 02
14	Banking house, vaults, furniture and fixtures	153,933 58
15	Other real estate owned, directly or indirectly	35,185 08
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	1,552 21
18	Interest accrued but not collected	—
19	Other assets	8,432 68
20	Total	**$11,438,278 07**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

FALL RIVER		FALMOUTH	FRAMINGHAM	
B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
Mar. 16, 1887	Mar. 6, 1919	June 24, 1959	Mar. 9, 1909	
July 9, 1888	July 23, 1919	Aug. 7, 1959	Aug. 15, 1910	
$3,246,574 19	$3,352,894 37	$665,055 90	$2,135,995 29	1
3,402,875 79	3,658,332 48	228,414 20	9,014,671 14	2
3,948,437 50	6,090,096 08	516,378 00	9,091,507 90	3
1,515,000 00	504,750 00	765,650 00	4,500,234 38	4
6,985,220 48	13,155,343 85	1,031,661 20	15,089,075 38	5
70,000 00	70,000 00	—	540,750 00	6
222,475 15	151,500 42	—	20,000 00	7
3,700,000 00	2,300,000 00	—	1,900,000 00	8
17,775,134 28	24,942,250 11	949,083 45	24,935,723 01	9
4,233,455 14	6,945,185 87	1,842,141 49	6,359,834 33	10
4,854,391 92	4,992,187 58	2,297,234 54	9,214,050 84	11
9,093,379 92	4,429,807 00	1,613,764 89	17,455,187 86	12
168,498 45	113,802 88	33,749 35	111,240 21	13
1,604,268 96	1,537,727 75	233,718 74	1,886,331 99	14
288,360 49	15,994 63	88,480 22	—	15
—	—	10,000 00	—	16
93,101 20	6,053 50	—	141,017 67	17
338,389 42	300,403 14	47,390 55	507,475 26	18
70,477 53	51,494 98	9,490 20	10,791 77	19
$61,610,040 42	**$72,617,824 64**	**$10,332,212 73**	**$102,913,887 03**	20
$15,720,740 84	$471,443 20	No Trust	$84,711 53	21
5,343,227 42	345,844 34	Department	327,478 33	22
72,306,480 00	1,946,814 28		8,359,343 46	23
55,204 30	—		—	24
52,096 75	—		102,349 64	25
—	—		—	26
384,651 66	—		105,016 75	27
2,920,874 59	46,307 63		116,016 89	28
1,856,743 35	106,998 07		932,925 71	29
2,750 60	—		—	30
353,510 18	3,291 65		1,242 00	31
$98,996,279 69	**$2,920,699 17**		**$10,029,084 31**	32

	LIABILITIES	CHICOPEE
		CHICOPEE BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$3,330,501 62
2	Time deposits of individuals, partnerships and corporations	1,600,956 78
3	Savings deposits	2,551,715 71
4	Club deposits	19,308 50
5	Deposits of U. S. Government	79,513 63
6	Deposits of states, counties and municipalities	2,393,470 93
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	168,922 01
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	463,607 57
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	3,263 27
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	333,330 00
18	Surplus	279,695 00
19	Undivided profits	143,992 05
20	Total capital reserves	70,001 00
21	Total	**$11,438,278 07**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$70,001 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$70,001 00**
27	Number of commercial accounts, December 31, 1971	1,486
28	Number of savings accounts, December 31, 1971	1,517
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	June 30–Dec. 31
38	Number of real estate loans	5
39	Percentage of real estate loans to savings deposits	8.80
40	Average real estate loan	$28,999 00

FALL RIVER		FALMOUTH	FRAMINGHAM	
B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
$24,074,741 68	$19,157,639 02	$4,404,982 69	$31,361,262 14	1
4,351,610 90	2,763,273 75	1,111,889 31	8,153,044 70	2
20,031,222 42	35,121,066 70	2,992,798 92	33,018,937 19	3
120,261 00	237,713 00	13,808 50	243,083 00	4
565,916 51	600,301 42	179,929 89	3,103,024 20	5
2,077,736 40	5,319,449 21	186,474 62	10,837,651 23	6
2,401,415 65	1,023,134 53	256,361 60	1,935,505 54	7
936,474 48	617,208 03	94,643 01	3,744,252 78	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
972,056 88	519,871 68	146,033 23	1,458,336 67	12
396,986 65	17,627 18	18,708 50	549,109 44	13
774,945 25	874,692 61	13,817 48	289,028 13	14
121,000 00	—	—	1,200,000 00	15
—	—	—	—	16
1,458,864 00	1,914,000 00	250,000 00	2,438,437 50	17
1,804,236 00	2,650,000 00	444,000 00	3,298,957 00	18
642,456 03	1,093,093 64	121,372 13	612,256 87	19
880,116 57	708,753 87	97,392 85	671,000 64	20
$61,610,040 42	**$72,617,824 64**	**$10,332,212 73**	**$102,913,887 03**	21
$860,426 15	$708,753 87	$97,392 85	$671,000 64	22
19,690 42	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$880,116 57	**$708,753 87**	**$97,392 85**	**$671,000 64**	26
7,670	14,317	3,959	21,165	27
14,642	29,501	2,312	34,674	28
$98,741,733 05	$2,920,699 17	No Trust Department	$9,712,565 62	29
254,546 64	—		28,468 28	30
—	—		46,371 03	31
—	—		241,679 38	32
$98,996,279 69	**$2,920,699 17**		**$10,029,084 31**	33
$9,863,513 39	$237,325 19		$1,196,785 24	34
$7,465,247 25	—		—	35
Day of Deposit	Quarterly on 1st*	Day of Deposit	Day of Deposit	36
Quarterly on 15th*	Quarterly on 1st*	Quarterly on 1st†	May 1–Nov. 1	37
1,352	2,123	87	893	38
72.80	71.00	33.00	62.21	39
$10,790 72	$11,748 58	$11,447 36	$27,923 54	40

* Jan.–Apr.–July–Oct.
† Feb.–May–Aug.–Nov.

	ASSETS	GLOUCESTER CAPE ANN BANK & TRUST COMPANY
	Banking Department	
	Incorporated	Feb. 20, 1891
	Began business	Jan. 18, 1892
1	Cash, clearing and cash items in process of collection	$822,801 28
2	Balances with banks	2,311,652 81
3	U. S. Government obligations	5,090,262 41
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	5,124,070 98
6	Other bonds, notes and debentures	500 00
7	Corporate stocks	55,351 00
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	9,707,270 87
10	Collateral loans	2,909,794 26
11	Unsecured loans	4,856,993 68
12	Installment loans	3,049,059 09
13	Overdrafts	19,245 29
14	Banking house, vaults, furniture and fixtures	452,529 67
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	16,376 45
18	Interest accrued but not collected	161,145 58
19	Other assets	68,106 84
20	Total	**$34,645,160 21**
	Trust Department	
21	Government, state and municipal bonds	$1,055,954 09
22	Other bonds	1,908,118 04
23	Stocks	6,310,810 15
24	Loans on real estate	18,479 01
25	Other loans	93,355 25
26	Real estate by foreclosure, etc.	—
27	Real estate owned	150,890 91
28	Deposits subject to check	201,196 34
29	Other bank deposits	1,312,628 94
30	Tangible personal property	1,078 59
31	Other assets	94,239 61
32	Total	**$11,146,750 93**

GREENFIELD	HAVERHILL	HINGHAM	HYANNIS	
FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	
Mar. 30, 1912	Feb. 25, 1963	Mar. 10, 1966	May 24, 1916	
July 1, 1912	Nov. 18, 1963	Oct. 10, 1966	July 1, 1916	
$1,058,346 01	$151,143 50	$149,656 33	$5,284,528 39	1
3,322,909 97	427,537 79	971,349 62	4,080,728 51	2
4,964,331 94	404,559 74	1,082,439 85	3,905,364 66	3
550,112 82	—	604,700 00	—	4
1,846,065 25	408,572 48	1,426,079 42	6,214,628 01	5
25,000 00	—	52,511 63	—	6
63,600 00	—	—	648,605 00	7
1,000,000 00	—	300,000 00	1,000,000 00	8
7,113,581 63	1,070,433 86	1,922,567 00	10,528,519 24	9
5,436,935 81	794,475 01	2,135,442 37	4,615,001 77	10
4,028,273 05	776,885 04	3,091,467 41	10,299,490 47	11
7,325,871 72	1,406,256 99	1,784,468 75	5,036,915 61	12
—	11,962 45	21,019 17	17,269 57	13
1,649,203 12	228,095 87	174,538 77	892,857 15	14
38,230 00	—	—	—	15
—	—	—	—	16
28,587 25	4,686 00	11,838 12	8,430 00	17
102,766 82	6,703 99	91,322 98	146,815 63	18
87,732 65	6,124 47	—	—	19
$38,641,548 04	**$5,697,437 19**	**$13,819,401 42**	**$52,679,154 01**	20
$2,522,687 83	No Trust Department	No Trust Department	$834,786 74	21
3,478,934 14			1,304,428 61	22
14,901,530 77			6,968,921 84	23
13,263 00			138,668 64	24
51,679 70			3,929 55	25
—			—	26
109,252 00			654,769 58	27
645,992 74			284,028 81	28
2,874,398 39			1,125,508 91	29
17,556 57			34,824 22	30
331,149 67			154 00	31
$24,946,444 81			**$11,350,020 90**	32

	LIABILITIES	GLOUCESTER CAPE ANN BANK & TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$12,202,971 60
2	Time deposits of individuals, partnerships and corporations	3,540,363 13
3	Savings deposits	12,192,972 49
4	Club deposits	110,504 00
5	Deposits of U. S. Government	289,386 08
6	Deposits of states, counties and municipalities	2,052,703 84
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	313,136 11
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	334,765 40
13	Accrued for taxes, interest, expenses, etc.	306,031 56
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	660,000 00
18	Surplus	1,340,000 00
19	Undivided profits	934,244 56
20	Total capital reserves	368,081 44
21	Total	**$34,645,160 21**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$368,081 44
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$368,081 44**
27	Number of commercial accounts, December 31, 1971	8,821
28	Number of savings accounts, December 31, 1971	11,632
	Trust Department	
29	As trustee, executor, administrator, etc.	$10,931,253 94
30	Income	205,561 06
31	Earnings not transferred to the banking department	—
32	Other liabilities	9,935 93
33	Total	**$11,146,750 93**
34	As agent, custodian, etc.	$4,823,318 39
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Apr. 1–Oct. 1
38	Number of real estate loans	701
39	Percentage of real estate loans to savings deposits	65.00
40	Average real estate loan	$11,246 24

GREENFIELD	HAVERHILL	HINGHAM	HYANNIS	
FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	
$12,497,857 02	$2,197,077 22	$4,428,231 33	$22,590,911 66	1
6,049,729 45	98,597 29	778,889 40	1,819,039 72	2
10,655,935 61	2,039,609 50	3,156,430 49	12,944,271 78	3
42,734 00	17,518 00	8,341 00	54,624 30	4
535,391 76	61,075 38	201,198 00	530,587 60	5
2,190,054 54	406,698 83	2,080,668 02	5,521,310 14	6
839,585 30	—	250,287 65	1,754,967 69	7
957,476 19	80,830 77	575,208 94	2,180,107 58	8
—	—	—	—	9
—	—	—	—	10
—	—	—	—	11
746,447 06	109,630 46	198,511 82	670,442 57	12
238,889 49	32,224 02	159,333 11	123,560 42	13
180,031 68	—	601,914 84	303,727 55	14
—	—	—	—	15
—	—	—	—	16
660,000 00	210,000 00	521,250 00	1,200,000 00	17
1,460,000 00	169,300 00	516,418 17	1,800,000 00	18
1,082,361 81	218,864 45	315,394 17	693,959 41	19
505,054 13	56,011 27	27,324 48	491,643 59	20
$38,641,548 04	**$5,697,437 19**	**$13,819,401 42**	**$52,679,154 01**	21
$505,054 13	$56,011 27	$27,324 48	$491,643 59	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$505,054 13	**$56,011 27**	**$27,324 48**	**$491,643 59**	26
9,732	1,421	4,076	17,278	27
6,714	2,549	3,683	9,527	28
$24,509,650 03	No Trust Department	No Trust Department	$11,316,799 51	29
338,600 30			33,221 39	30
—			—	31
98,194 48			—	32
$24,946,444 81			**$11,350,020 90**	33
$5,393,424 88			$3,794,355 51	34
—			—	35
Day of Deposit	Monthly on 1st	Day of Deposit	Day of Deposit	36
Quarterly on 1st*	Quarterly on 15th*	Quarterly on 1st*	Monthly on 1st	37
581	99	68	535	38
63.20	52.50	61.00	78.00	39
$11,549 66	$10,812 47	$28,273 04	$18,914 33	40

* Jan.–Apr.–July–Oct.

	ASSETS	HYANNIS MERCHANTS BANK & TRUST COMPANY OF CAPE COD
	Banking Department	
	Incorporated	Apr. 2, 1969
	Began business	June 12, 1969
1	Cash, clearing and cash items in process of collection	$253,474 07
2	Balances with banks	1,433,203 88
3	U. S. Government obligations	99,950 00
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	2,249,999 50
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	312,484 43
10	Collateral loans	740,035 59
11	Unsecured loans	5,323,341 05
12	Installment loans	3,053,818 66
13	Overdrafts	—
14	Banking house, vaults, furniture and fixtures	241,645 10
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	21,170 56
18	Interest accrued but not collected	318,245 86
19	Other assets	28,001 02
20	Total	**$14,075,369 72**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

LAWRENCE	LEXINGTON	LOWELL	LYNN	
ARLINGTON TRUST COMPANY	LEXINGTON TRUST COMPANY	LOWELL BANK AND TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	
Oct. 13, 1910	Jan. 8, 1914	Apr. 14, 1969	July 18, 1904	
Oct. 17, 1910	Apr. 21, 1914	Feb. 9, 1970	Aug. 19, 1904	
$4,740,770 94	$1,011,197 26	$212,903 79	$3,386,498 09	1
31,403,492 18	3,677,050 17	557,526 04	6,880,720 51	2
7,364,502 33	2,762,633 26	—	10,943,491 44	3
11,593,731 49	—	1,804,063 27	3,666,741 68	4
32,597,801 65	5,009,816 25	—	10,685,363 46	5
88,128 00	—	311,875 00	2,784,486 34	6
—	21,285 00	—	610,424 36	7
—	7,000,000 00	750,000 00	—	8
81,660,392 57	7,911,890 07	1,006,459 60	25,930,865 52	9
21,845,766 52	2,799,866 14	670,795 59	6,830,531 66	10
23,108,796 98	1,626,818 86	2,187,987 58	11,868,240 20	11
29,038,369 61	5,948,651 19	2,275,888 11	23,694,919 45	12
96,107 30	42,101 63	24,596 94	146,355 15	13
3,223,721 35	653,465 23	432,148 38	4,030,278 01	14
23,900 00	—	—	—	15
—	—	—	—	16
188,815 21	26,923 27	11,682 23	15,268 24	17
1,662,592 27	161,272 58	30,389 73	516,720 76	18
66,526 55	—	30,260 50	861,321 13	19
$248,703,414 95	**$38,652,970 91**	**$10,306,576 76**	**$112,852,226 00**	20
$76,316 95	No Trust Department	No Trust Department	$1,631,462 87	21
3,696,891 43			1,843,196 32	22
9,962,109 61			6,335,362 96	23
—			90,000 00	24
—			87,896 88	25
—			—	26
38,414 00			244,750 00	27
88,029 77			224,371 23	28
1,363,821 02			690,741 64	29
—			8,919 05	30
508,839 48			—	31
$15,734,422 26			**$11,156,700 95**	32

	LIABILITIES	HYANNIS MERCHANTS BANK & TRUST COMPANY OF CAPE COD
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$4,609,687 64
2	Time deposits of individuals, partnerships and corporations	2,582,288 24
3	Savings deposits	3,034,694 88
4	Club deposits	12,554 25
5	Deposits of U. S. Government	1,067,686 24
6	Deposits of states, counties and municipalities	861,658 91
7	Deposits of banks	50,000 00
8	Other deposits (certified, officers' checks, etc.)	114,189 55
9	Bills payable and other liabilities for borrowed money	148,124 62
10	Federal funds purchased and securities sold under agreements to repurchase	500,000 00
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	361,298 77
13	Accrued for taxes, interest, expenses, etc.	2,722 31
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	9,994 73
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	350,000 00
18	Surplus	179,262 05
19	Undivided profits	181,207 53
20	Total capital reserves	10,000 00
21	Total	**$14,075,369 72**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$10,000 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$10,000 00**
27	Number of commercial accounts, December 31, 1971	5,287
28	Number of savings accounts, December 31, 1971	5,394
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 15th*
38	Number of real estate loans	14
39	Percentage of real estate loans to savings deposits	10.28
40	Average real estate loan	$22,320 31

* Mar.–June–Sept.–Dec.

LAWRENCE	LEXINGTON	LOWELL	LYNN	
ARLINGTON TRUST COMPANY	LEXINGTON TRUST COMPANY	LOWELL BANK AND TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	
$49,320,818 19	$18,155,707 06	$3,112,240 49	$44,035,128 02	1
19,513,587 68	351,815 20	3,038,025 09	4,604,129 91	2
92,299,784 47	9,425,587 22	2,453,686 96	38,313,189 17	3
1,154,307 00	48,404 50	11,131 00	300,070 00	4
4,472,413 24	1,951,043 81	83,540 40	2,090,260 92	5
26,671,401 92	3,644,415 38	—	5,793,769 29	6
7,662,480 32	38,648 87	—	1,983,029 81	7
5,364,483 14	1,441,176 84	14,871 15	3,520,680 85	8
98,828 22	—	—	—	9
21,426,877 68	—	500,000 00	376,000 00	10
—	—	—	—	11
2,864,819 52	390,202 94	273,363 71	2,328,699 27	12
901,816 77	125,797 09	18,427 99	523,106 97	13
110,921 24	—	10,971 81	1,815,698 69	14
4,143,750 00	—	—	—	15
—	—	—	—	16
1,562,500 00	500,000 00	500,000 00	1,274,000 00	17
7,437,500 00	1,800,000 00	256,319 70	3,675,000 00	18
987,448 97	436,442 91	30,888 55	1,174,098 67	19
2,709,676 59	343,729 09	3,109 91	1,045,364 43	20
$248,703,414 95	**$38,652,970 91**	**$10,306,576 76**	**$112,852,226 00**	21
$2,709,676 59	$343,729 09	$3,109 91	$1,045,364 43	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$2,709,676 59	**$343,729 09**	**$3,109 91**	**$1,045,364 43**	26
31,028	14,040	6,573	32,595	27
57,229	9,530	4,237	35,967	28
$15,691,743 75	No Trust Department	No Trust Department	$11,040,192 60	29
32,678 51			116,508 35	30
—			—	31
10,000 00			—	32
$15,734,422 26			**$11,156,700 95**	33
$4,039,233 04			$3,010,433 11	34
—			—	35
Monthly on 1st	Monthly on 1st	Day of Deposit	Monthly on 1st	36
Monthly on 31st	June 30–Dec. 31	Monthly 2nd Friday	Quarterly on 1st*	37
3,179	272	40	1,170	38
72.95	55.26	18.28	54.20	39
$21,179 00	$19,149 80	$25,161 49	$17,739 64	40

*Jan.–Apr.–July–Oct.

	ASSETS	MALDEN MALDEN TRUST COMPANY
	Banking Department	
	Incorporated	June 3, 1896
	Began business	Dec. 1, 1896
1	Cash, clearing and cash items in process of collection	$1,234,690 51
2	Balances with banks	7,654,840 49
3	U. S. Government obligations	4,952,379 68
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	20,000 00
7	Corporate stocks	152,910 61
8	Federal funds sold and securities purchased under agreements to resell	5,000,000 00
9	Real estate loans	368,298 63
10	Collateral loans	6,960,776 92
11	Unsecured loans	16,587,601 02
12	Installment loans	5,214,295 84
13	Overdrafts	321,196 89
14	Banking house, vaults, furniture and fixtures	563,885 45
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	27,974 00
17	Prepaid expenses	40,363 72
18	Interest accrued but not collected	195,261 31
19	Other assets	3,749,012 51
20	Total	**$53,043,487 58**
	Trust Department	
21	Government, state and municipal bonds	$2,188,163 17
22	Other bonds	5,186,061 59
23	Stocks	15,832,114 38
24	Loans on real estate	31,541 33
25	Other loans	503,352 51
26	Real estate by foreclosure, etc.	—
27	Real estate owned	292,729 52
28	Deposits subject to check	923,565 67
29	Other bank deposits	1,081,585 18
30	Tangible personal property	41,972 40
31	Other assets	214,587 52
32	Total	**$26,295,673 27**

MARBLEHEAD	MEDFORD	MIDDLE-BOROUGH	MILTON	
MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	
Jan. 18, 1965	Oct. 20, 1953	May 18, 1916	Nov. 14, 1958	
May 17, 1965	Feb. 16, 1954	July 1, 1916	Mar. 12, 1959	
$170,925 63	$395,709 40	$477,005 74	$246,262 17	1
294,161 90	1,397,076 79	1,508,119 38	1,170,535 06	2
—	650,000 00	3,382,831 59	1,891,984 47	3
2,001,727 43	930,593 75	220,375 01	100,000 00	4
—	2,560,000 00	990,587 75	1,006,949 05	5
15,000 00	—	388,564 00	1,000,000 00	6
—	—	4,225 00	—	7
900,000 00	700,000 00	900,000 00	1,700,000 00	8
268,943 48	2,853,072 64	5,034,128 51	1,206,707 26	9
831,188 39	1,290,544 86	829,670 38	757,482 78	10
1,531,944 30	1,614,059 18	4,699,436 25	1,477,528 78	11
1,822,766 26	1,617,008 81	3,872,675 14	840,344 12	12
72,665 61	12,668 21	38,771 76	12,140 88	13
231,658 66	187,939 39	318,320 00	168,880 10	14
—	—	—	—	15
62,000 00	—	—	—	16
5,979 00	—	—	21,675 78	17
50,715 59	—	—	56,399 39	18
—	199,331 30	10,258 86	45,052 76	19
$8,259,676 25	**$14,408,004 33**	**$22,674,969 37**	**$11,701,942 60**	20
No Trust Department	No Trust Department	$48,532 27	No Trust Department	21
		705,625 36		22
		968,691 51		23
		6,946 53		24
		400 00		25
		—		26
		9,125 00		27
		33,798 88		28
		100,978 89		29
		5 00		30
		1 00		31
		$1,874,104 44		32

	LIABILITIES	MALDEN MALDEN TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$32,124,952 42
2	Time deposits of individuals, partnerships and corporations	3,253,087 31
3	Savings deposits	1,268,975 75
4	Club deposits	151,732 74
5	Deposits of U. S. Government	2,321,134 99
6	Deposits of states, counties and municipalities	441,460 22
7	Deposits of banks	586,319 26
8	Other deposits (certified, officers' checks, etc.)	3,567,765 66
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	27,974 00
12	Income collected not earned	555,604 83
13	Accrued for taxes, interest, expenses, etc.	78,288 09
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	4,264,212 33
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	726,000 00
18	Surplus	1,800,000 00
19	Undivided profits	1,108,639 98
20	Total capital reserves	767,340 00
21	Total	**$53,043,487 58**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$602,000 00
23	Valuation reserve on securities	—
24	Reserve for contingencies	100,000 00
25	Reserve for undeclared dividends	65,340 00
26	Total capital reserves	**$767,340 00**
27	Number of commercial accounts, December 31, 1971	15,416
28	Number of savings accounts, December 31, 1971	2,870
	Trust Department	
29	As trustee, executor, administrator, etc.	$25,938,837 83
30	Income	356,835 44
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$26,295,673 27**
34	As agent, custodian, etc.	$8,248,430 58
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Jan. 1–July 1
37	Interest is payable	Jan. 15–July 15
38	Number of real estate loans	65
39	Percentage of real estate loans to savings deposits	29.00
40	Average real estate loan	$5,666 13

MARBLEHEAD	MEDFORD	MIDDLE-BOROUGH	MILTON	
MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	
$2,661,817 61	$5,714,308 66	$5,982,871 66	$5,102,415 01	1
1,398,600 17	2,186,168 77	150,000 00	1,274,100 24	2
1,733,044 16	4,085,708 32	7,898,027 41	2,078,548 53	3
44,431 00	35,854 00	54,953 00	10,749 00	4
63,886 59	84,684 16	193,685 45	276,354 39	5
857,093 20	370,757 21	5,237,371 45	1,557,282 00	6
45 95	59,829 93	1,165,534 77	78,076 50	7
180,167 96	161,420 57	342,516 36	430,119 97	8
—	—	—	—	9
—	—	—	—	10
62,000 00	—	—	—	11
176,663 87	154,870 78	365,000 00	78,760 85	12
35,932 29	159,189 06	—	32,630 44	13
—	146,564 17	114 26	28,906 25	14
—	—	—	—	15
—	—	—	—	16
600,000 00	396,000 00	500,000 00	312,500 00	17
317,500 00	396,000 00	500,000 00	312,500 00	18
128,146 83	340,502 15	119,895 01	59,549 04	19
346 62	116,146 55	165,000 00	69,450 38	20
$8,259,676 25	**$14,408,004 33**	**$22,674,969 37**	**$11,701,942 60**	21
$346 62	$116,146 55	$165,000 00	$69,450 38	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$346 62	**$116,146 55**	**$165,000 00**	**$69,450 38**	26
2,929	4,330	4,899	2,849	27
2,556	4,559	6,813	2,444	28
No Trust Department	No Trust Department	$1,847,687 07	No Trust Department	29
		26,417 37		30
				31
				32
		$1,874,104 44		33
		—		34
		—		35
Day of Deposit	Monthly on 1st	Day of Deposit	Monthly on 1st	36
Quarterly on 1st*	Jan. 15–July 15	Quarterly on 15th†	Jan. 1–July 1	37
7	154	497	78	38
6.44	70.00	63.75	49.41	39
$38,420 49	$18,526 45	$10,129 03	$13,169 26	40

* Jan.–Apr.–July–Oct.
† Mar.–June–Sept.–Dec.

	ASSETS	NATICK NATICK TRUST COMPANY
	Banking Department	
	Incorporated	Aug. 20, 1916
	Began business	Sept. 5, 1916
1	Cash, clearing and cash items in process of collection	$503,337 22
2	Balances with banks	2,324,455 42
3	U. S. Government obligations	4,376,297 20
4	Securities of other U. S. Government Agencies and Corporations	—
5	State, county and municipal obligations	1,626,051 53
6	Other bonds, notes and debentures	—
7	Corporate stocks	61,070 97
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	2,318,164 00
10	Collateral loans	1,747,660 16
11	Unsecured loans	2,125,763 57
12	Installment loans	4,110,161 81
13	Overdrafts	20,483 24
14	Banking house, vaults, furniture and fixtures	404,585 63
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	5,021 00
18	Interest accrued but not collected	—
19	Other assets	—
20	Total	**$19,623,051 75**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

NEW BEDFORD	NEWTON	PEABODY	PITTSFIELD	
SOUTHEASTERN BANK AND TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK & TRUST CO. OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	
Dec. 17, 1968	July 15, 1959	Mar. 29, 1959	May 27, 1895	
June 3, 1969	Nov. 2, 1959	June 26, 1959	July 11, 1895	
$406,238 11	$4,140,563 84	$508,901 30	$2,635,775 30	1
3,610,608 90	1,334,130 70	174,410 30	2,587,679 31	2
—	2,984,951 45	2,225,993 00	5,623,155 28	3
3,012,159 43	3,939,363 56	50,000 00	1,039,734 19	4
4,450,270 96	1,877,577 17	—	8,917,426 61	5
35,000 00	2,135,729 01	—	50,000 00	6
1,225 00	50,412 03	—	8,000 00	7
—	1,000,000 00	—	5,800,000 00	8
1,995,132 84	4,237,202 37	447,789 24	13,872,219 65	9
2,094,828 18	3,089,900 62	367,145 30	8,053,703 11	10
4,276,386 15	13,434,924 77	1,224,741 04	8,936,499 53	11
4,106,100 70	4,786,907 54	1,992,237 45	12,552,287 65	12
20,835 06	80,273 96	22,377 77	104,466 81	13
203,572 84	224,840 53	220,606 55	1,384,957 93	14
74,350 00	—	—	—	15
—	—	—	—	16
2,150 00	22,467 36	1,110 00	83,160 44	17
158,254 99	231,605 72	—	536,740 50	18
52,523 14	3,073 58	6,510 00	85,878 02	19
$24,499,636 30	**$43,573,924 21**	**$7,241,821 95**	**$72,271,684 33**	20
No Trust Department	No Trust Department	No Trust Department	$3,737,352 87	21
			1,956,800 31	22
			8,972,882 94	23
			49,238 18	24
			—	25
			—	26
			86,450 00	27
			465,291 82	28
			2,637,246 94	29
			—	30
			149,396 04	31
			$18,054,659 10	32

	LIABILITIES	NATICK
		NATICK TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$8,397,004 01
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	3,927,770 87
4	Club deposits	87,900 00
5	Deposits of U. S. Government	322,818 09
6	Deposits of states, counties and municipalities	1,969,689 83
7	Deposits of banks	1,290,416 92
8	Other deposits (certified, officers' checks, etc.)	606,308 38
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	458,681 85
13	Accrued for taxes, interest, expenses, etc.	44,822 20
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	30,000 00
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	500,000 00
18	Surplus	1,002,900 00
19	Undivided profits	794,884 36
20	Total capital reserves	189,855 24
21	Total	**$19,623,051 75**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$189,855 24
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$189,855 24**
27	Number of commercial accounts, December 31, 1971	7,418
28	Number of savings accounts, December 31, 1971	5,832
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Mar. 10–Sept. 10
38	Number of real estate loans	222
39	Percentage of real estate loans to savings deposits	50.07
40	Average real estate loan	$8,858 63

NEW BEDFORD	NEWTON	PEABODY	PITTSFIELD	
SOUTHEASTERN BANK AND TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK & TRUST CO. OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	
$6,376,958 11	$13,583,846 21	$3,222,130 25	$25,233,090 52	1
1,992,665 35	10,311,804 98	288,630 55	9,935,056 53	2
3,858,860 06	3,607,949 99	1,979,720 15	20,695,274 45	3
97,860 00	24,099 00	15,585 00	301,870 16	4
858,799 93	1,271,982 13	111,360 77	1,297,287 14	5
6,949,778 47	6,454,347 71	412,351 95	4,730,465 03	6
968,796 78	677,918 93	25,294 96	533,536 42	7
397,820 59	1,549,117 34	199,499 35	1,365,539 38	8
—	—	—	—	9
—	1,772,333 27	—	—	10
—	—	—	1,790,246 22	11
590,908 28	663,641 90	183,497 57	959,625 16	12
139,619 40	290,518 80	48,753 61	240,006 14	13
886,681 54	—	—	366 29	14
—	1,000,000 00	—	—	15
—	—	—	—	16
500,000 00	712,950 00	368,040 00	1,605,240 00	17
256,587 25	1,157,143 00	337,434 15	1,686,160 00	18
556,006 94	70,466 74	16,622 53	1,287,804 25	19
68,293 60	425,804 21	32,901 11	610,116 64	20
$24,499,636 30	**$43,573,924 21**	**$7,241,821 95**	**$72,271,684 33**	21
$68,293 60	$425,804 21	$32,901 11	$601,870 94	22
—	—	—	—	23
—	—	—	8,245 70	24
—	—	—	—	25
$68,293 60	**$425,804 21**	**$32,901 11**	**$610,116 64**	26
7,288	5,684	3,294	17,229	27
4,734	4,517	3,050	19,437	28
No Trust Department	No Trust Department	No Trust Department	$17,893,284 04	29
			161,375 06	30
			—	31
			—	32
			$18,054,659 10	33
			$14,343,540 67	34
			—	35
Day of Deposit Quar. 2nd Monday*	Monthly on 1st Quarterly on 31st†	Monthly on 1st Jan. 10–July 10	Day of Deposit Quarterly on 31st†	36 37
52	48	19	604	38
51.70	118.00	23.00	56.60	39
$38,367 94	$88,275 05	$23,559 91	$19,688 04	40

* Feb.–May–Aug.–Nov.
† Mar.–June–Sept.–Dec.

	ASSETS	QUINCY HANCOCK BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Sept. 27, 1915
	Began business	Dec. 15, 1915
1	Cash, clearing and cash items in process of collection	$6,847,832 03
2	Balances with banks	5,548,397 26
3	U. S. Government obligations	4,800,679 87
4	Securities of other U. S. Government Agencies and Corporations	1,454,569 68
5	State, county and municipal obligations	8,475,052 34
6	Other bonds, notes and debentures	—
7	Corporate stocks	151,225 00
8	Federal funds sold and securities purchased under agreements to resell	2,900,000 00
9	Real estate loans	9,087,202 92
10	Collateral loans	9,311,985 64
11	Unsecured loans	15,402,716 54
12	Installment loans	9,817,913 17
13	Overdrafts	27,419 23
14	Banking house, vaults, furniture and fixtures	2,024,180 13
15	Other real estate owned, directly or indirectly	57,246 38
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	126,182 78
18	Interest accrued but not collected	272,007 18
19	Other assets	139,920 53
20	Total	**$76,444,530 68**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

ROCKLAND	SALEM	SAUGUS	SOMERSET	
ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	
Sept. 10, 1907	Oct. 9, 1909	Apr. 13, 1928	Apr. 17, 1959	
Sept. 30, 1907	Oct. 12, 1909	June 15, 1928	Sept. 30, 1959	
$2,055,644 00	$3,348,896 38	$864,470 47	$257,547 18	1
6,855,369 49	5,136,296 00	1,152,077 32	167,564 23	2
4,688,521 21	4,360,024 98	2,561,153 63	2,213,427 67	3
—	—	—	845,036 65	4
5,107,000 57	1,425,370 18	2,080,116 13	1,053,624 18	5
1,025,750 00	114,610 00	22,188 41	10,250 00	6
18,137 77	78,759 67	17,156 00	42,193 94	7
200,000 00	2,400,000 00	300,000 00	400,000 00	8
4,304,692 66	5,203,376 77	5,731,681 83	2,914,099 34	9
10,785,216 45	4,994,435 29	665,913 52	1,714,267 19	10
13,304,995 24	8,036,338 18	1,910,869 56	684,536 22	11
21,341,881 99	4,961,943 31	2,741,547 70	1,463,827 30	12
82,029 52	58,033 00	231,898 94	12,243 07	13
1,368,850 70	557,719 83	159,038 16	134,137 30	14
—	220,500 00	—	—	15
—	—	—	—	16
127,137 27	—	—	16,228 29	17
182,053 71	—	—	69,651 91	18
74,429 35	26,827 83	4,021 83	34,308 16	19
$71,521,709 93	**$40,923,131 42**	**$18,442,133 50**	**$12,032,942 63**	20
$955,602 93	$4,655,818 75	No Trust Department	No Trust Department	21
2,592,876 46	3,818,645 41			22
4,554,873 44	9,945,047 29			23
90,097 66	—			24
35,267 00	—			25
—	—			26
168,200 00	273,310 54			27
37,576 06	177,516 82			28
937,798 36	1,939,830 77			29
12,114 28	—			30
9,428 24	96,726 13			31
$9,393,834 43	**$20,906,895 71**			32

	LIABILITIES	QUINCY HANCOCK BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$39,151,572 93
2	Time deposits of individuals, partnerships and corporations	4,151,476 58
3	Savings deposits	13,275,170 15
4	Club deposits	293,726 00
5	Deposits of U. S. Government	1,063,161 46
6	Deposits of states, counties and municipalities	5,697,269 69
7	Deposits of banks	1,413,913 78
8	Other deposits (certified, officers' checks, etc.)	1,152,232 51
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	970,815 97
13	Accrued for taxes, interest, expenses, etc.	116,356 46
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	3,153,813 12
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	1,399,740 00
18	Surplus	3,600,260 00
19	Undivided profits	265,255 23
20	Total capital reserves	739,766 80
21	Total	**$76,444,530 68**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$739,766 80
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$739,766 80**
27	Number of commercial accounts, December 31, 1971	23,788
28	Number of savings accounts, December 31, 1971	21,882
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Quarterly on 15th*
38	Number of real estate loans	523
39	Percentage of real estate loans to savings deposits	68.45
40	Average real estate loan	$17,375 15

* Jan.–Apr.–July–Oct.

ROCKLAND	SALEM	SAUGUS	SOMERSET	
ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	
$31,702,202 92	$17,237,371 75	$4,511,151 62	$2,827,003 05	1
3,354,788 98	2,765,202 61	1,587,536 23	1,973,620 69	2
11,320,437 90	6,463,348 13	8,219,317 08	3,163,421 83	3
120,521 00	—	54,708 00	32,430 00	4
988,564 16	914,051 70	228,928 38	176,553 01	5
9,493,913 42	4,249,162 36	821,787 27	1,798,363 94	6
2,989,511 70	1,865,434 87	98,457 66	338,152 55	7
3,577,513 20	740,097 54	260,737 08	445,881 89	8
—	—	—	—	9
290,000 00	—	—	—	10
—	—	—	—	11
1,977,907 03	665,507 88	324,590 48	152,763 13	12
201,538 35	10,899 99	—	76,146 12	13
—	2,014,156 72	1,058,772 98	50,528 77	14
1,000,000 00	—	—	—	15
—	200,000 00	—	—	16
800,000 00	330,000 00	175,000 00	275,000 00	17
2,215,000 00	1,600,000 00	575,000 00	450,000 00	18
609,330 83	969,218 83	352,646 72	178,971 51	19
880,480 44	898,679 04	173,500 00	94,106 14	20
$71,521,709 93	**$40,923,131 42**	**$18,442,133 50**	**$12,032,942 63**	21
$760,480 44	$548,679 04	$161,500 00	$94,106 14	22
—	—	12,000 00	—	23
—	350,000 00	—	—	24
120,000 00	—	—	—	25
$880,480 44	**$898,679 04**	**$173,500 00**	**$94,106 14**	26
28,448	7,202	4,705	2,362	27
17,698	5,212	10,182	2,942	28
$9,251,234 51	$20,822,853 80	No Trust Department	No Trust Department	29
142,599 92	84,041 91			30
—	—			31
—	—			32
$9,393,834 43	**$20,906,895 71**			33
$1,917,032 01	$30,944,227 42			34
—	—			35
Day of Deposit Quarterly on 27th*	Monthly on 1st Quarterly on 1st†	Monthly on 1st Quarterly on 1st‡	Monthly on 5th Quarterly on 10th‡	36 37
352	233	387	186	38
38.03	60.83	69.70	69.50	39
$12,229 24	$16,875 89	$14,810 54	$11,826 00	40

* Mar.–June–Sept.–Dec.
† Feb.–May–Aug.–Nov.
‡ Jan.–Apr.–July–Oct.

	ASSETS	SOMERVILLE CENTURY BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Jan. 14, 1969
	Began business	May 1, 1969
1	Cash, clearing and cash items in process of collection	$212,738 85
2	Balances with banks	5,482,216 75
3	U. S. Government obligations	—
4	Securities of other U. S. Government Agencies and Corporations	613,329 29
5	State, county and municipal obligations	2,564,226 30
6	Other bonds, notes and debentures	632,466 84
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	11,300,000 00
9	Real estate loans	4,151,692 14
10	Collateral loans	9,859,703 81
11	Unsecured loans	4,453,777 33
12	Installment loans	2,926,447 15
13	Overdrafts	123,426 15
14	Banking house, vaults, furniture and fixtures	403,999 78
15	Other real estate owned, directly or indirectly	86,000 00
16	Customers' liability on acceptances outstanding	99,322 00
17	Prepaid expenses	49,738 22
18	Interest accrued but not collected	108,499 17
19	Other assets	136,161 42
20	Total	**$43,203,745 20**
	Trust Department	
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

SPRINGFIELD		WAKEFIELD		
FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	VALLEY BANK AND TRUST COMPANY	MELROSE-WAKEFIELD TRUST COMPANY	SURETY BANK AND TRUST COMPANY	
June 18, 1885	Jan. 5, 1906	June 29, 1916	June 7, 1960	
June 1, 1886	Jan. 6, 1906	July 11, 1916	Dec. 7, 1960	
$7,172,891 62	$18,201,784 83	$949,803 32	$697,703 36	1
17,240,605 23	11,725,162 23	3,904,460 92	2,807,409 79	2
7,962,165 60	16,694,012 66	2,445,911 49	448,624 00	3
1,000,017 31	29,800 00	—	21,438 00	4
24,959,563 30	57,808,155 46	4,917,843 87	—	5
99,500 00	1,068,850 00	1,225 00	55,058 13	6
201,600 00	392,100 00	—	651 84	7
2,600,000 00	—	900,000 00	—	8
12,563,821 46	17,174,500 16	8,371,946 93	2,426,019 81	9
15,221,228 99	8,095,120 00	2,599,808 49	2,306,039 01	10
25,588,772 90	39,562,670 95	10,170,297 86	6,276,209 98	11
16,096,950 59	42,851,712 39	6,254,253 63	6,608,246 30	12
38,958 10	9,266 01	21,740 79	49,815 11	13
3,102,020 09	4,738,942 35	659,738 24	878,140 58	14
—	1,027 53	—	—	15
—	—	—	—	16
68,290 88	59,832 01	9,763 24	15,925 39	17
530,840 32	1,205,536 67	215,706 48	41,702 93	18
94,377 34	586,410 01	30,902 50	83,636 48	19
$134,541,603 73	**$211,204,883 26**	**$41,453,402 76**	**$22,716,620 71**	20
$18,730,936 03	$12,670,228 67	—	No Trust	21
23,311,064 69	15,788,349 17	$317,852 07	Department	22
87,890,627 54	67,441,096 70	1,174,132 43		23
296,053 29	104,965 83	—		24
225,671 79	250,023 26	—		25
—	—	—		26
573,169 63	201,011 71	93,000 00		27
2,936,342 39	1,436,229 68	82,506 48		28
5,055,369 57	5,628,035 06	409,716 65		29
—	—	—		30
508,607 22	1,000,503 15	2,029 75		31
$139,527,842 15	**$104,520,443 23**	**$2,079,237 38**		32

	LIABILITIES	SOMERVILLE CENTURY BANK AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$10,206,217 31
2	Time deposits of individuals, partnerships and corporations	13,990,842 06
3	Savings deposits	2,677,316 46
4	Club deposits	35,227 00
5	Deposits of U. S. Government	866,838 69
6	Deposits of states, counties and municipalities	8,196,248 60
7	Deposits of banks	1,461,901 68
8	Other deposits (certified, officers' checks, etc.)	327,662 19
9	Bills payable and other liabilities for borrowed money	3,002,550 81
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	99,322 00
12	Income collected not earned	423,709 55
13	Accrued for taxes, interest, expenses, etc.	264,717 53
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	—
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	500,000 00
18	Surplus	754,320 57
19	Undivided profits	236,255 65
20	Total capital reserves	160,615 10
21	Total	**$43,203,745 20**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$160,615 10
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$160,615 10**
27	Number of commercial accounts, December 31, 1971	3,301
28	Number of savings accounts, December 31, 1971	1,626
	Trust Department	
29	As trustee, executor, administrator, etc.	No Trust Department
30	Income	
31	Earnings not transferred to the banking department	
32	Other liabilities	
33	Total	
34	As agent, custodian, etc.	
35	As corporate agent or trustee	
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Quar. last Friday*
38	Number of real estate loans	33
39	Percentage of real estate loans to savings deposits	175.00
40	Average real estate loan	$142,577 51

* Mar.–June–Sept.–Dec.

SPRINGFIELD		WAKEFIELD		
FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	VALLEY BANK AND TRUST COMPANY	MELROSE-WAKEFIELD TRUST COMPANY	SURETY BANK AND TRUST COMPANY	
$66,661,103 39	$84,261,179 82	$19,440,672 72	$7,978,289 44	1
7,820,163 29	17,531,854 45	419,015 76	4,951,620 69	2
26,658,151 99	60,924,706 71	8,464,294 67	4,454,753 55	3
255,769 01	407,111 00	125,780 50	83,222 50	4
6,597,538 80	3,544,865 30	2,216,896 01	506,344 15	5
3,918,646 97	7,991,248 80	2,119,586 57	2,483,778 53	6
2,726,967 32	2,044,234 35	1,390,234 84	—	7
1,202,184 92	2,043,099 48	2,413,622 41	387,942 06	8
—	1,200,000 00	—	—	9
—	—	—	—	10
—	—	—	—	11
1,928,767 37	4,158,144 15	640,666 05	781,025 62	12
767,774 92	692,777 52	113,804 43	316,255 33	13
3,392,776 18	6,000,375 98	231,003 95	46,975 00	14
—	—	—	—	15
—	—	—	—	16
2,750,000 00	2,925,000 00	540,000 00	513,187 50	17
3,969,859 16	9,144,000 00	1,960,000 00	822,106 92	18
4,436,001 19	6,233,742 55	868,701 95	(633,696 73)	19
1,455,899 22	2,102,543 15	509,122 90	24,816 15	20
$134,541,603 73	**$211,204,883 26**	**$41,453,402 76**	**$22,716,620 71**	21
$1,455,899 22	$2,102,543 15	$509,122 90	$24,816 15	22
—	—	—	—	23
—	—	—	—	24
—	—	—	—	25
$1,455,899 22	**$2,102,543 15**	**$509,122 90**	**$24,816 15**	26
33,236	44,392	15,754	12,351	27
23,303	57,862	10,822	7,829	28
$138,225,513 02	$104,149,334 65	$1,956,458 10	No Trust	29
1,302,329 13	371,108 58	34,833 48	Department	30
—	—	—		31
—	—	87,945 80		32
$139,527,842 15	**$104,520,443 23**	**$2,079,237 38**		33
$42,656,953 81	$30,717,232 23	—		34
$2,441,936 54	$414,535 74	—		35
Day of Deposit Quarterly on 1st*	Day of Deposit Quarterly on 31st†	Monthly on 1st Quarterly on 15th†	Monthly on 1st Quarterly on 1st*	36 37
406	674	336	52	38
17.28	21.83	64.00	54.00	39
$11,350 10	$19,732 25	$16,121 03	$46,654 22	40

*Jan.–Apr.–July–Oct.
†Mar.–June–Sept.–Dec.

	ASSETS	WALTHAM GUARANTY TRUST COMPANY
	Banking Department	
	Incorporated	July 25, 1951
	Began business	Jan. 21, 1952
1	Cash, clearing and cash items in process of collection	$587,031 88
2	Balances with banks	3,504,160 79
3	U. S. Government obligations	2,240,302 98
4	Securities of other U. S. Government Agencies and Corporations	3,057,002 19
5	State, county and municipal obligations	5,612,020 22
6	Other bonds, notes and debentures	—
7	Corporate stocks	273,186 76
8	Federal funds sold and securities purchased under agreements to resell	750,000 00
9	Real estate loans	7,428,430 19
10	Collateral loans	5,191,822 38
11	Unsecured loans	6,490,653 88
12	Installment loans	4,294,694 89
13	Overdrafts	64,954 04
14	Banking house, vaults, furniture and fixtures	612,523 95
15	Other real estate owned, directly or indirectly	138,231 82
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	26,508 71
18	Interest accrued but not collected	265,828 16
19	Other assets	300,185 25
20	Total	**$40,837,538 09**
	Trust Department	
21	Government, state and municipal bonds	—
22	Other bonds	$231,873 64
23	Stocks	1,050,910 20
24	Loans on real estate	1,041,205 27
25	Other loans	82,764 50
26	Real estate by foreclosure, etc.	—
27	Real estate owned	—
28	Deposits subject to check	2,102 33
29	Other bank deposits	86,298 69
30	Tangible personal property	—
31	Other assets	3,037 89
32	Total	**$2,498,192 52**

WALTHAM	WARE	WATERTOWN	WELLESLEY	WESTFIELD	
NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	
Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	June 5, 1968	May 2, 1967	
July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	Dec. 12, 1968	Jan. 17, 1968	
$9,618,174 97	$326,403 29	$1,473,019 80	$360,939 16	$131,610 03	1
12,923,297 20	543,374 73	14,272,175 19	293,485 15	919,271 66	2
12,515,171 72	1,805,636 22	4,453,500 93	555,004 51	249,696 00	3
—	—	—	101,959 51	835,463 40	4
18,287,338 41	1,093,100 12	8,166,447 52	—	524,568 90	5
994,937 13	—	61,000 00	—	250 00	6
586,248 33	16,654 90	—	—	—	7
—	—	—	1,975,000 00	1,475,000 00	8
23,602,939 75	15,361 82	10,227,749 80	976,111 93	980,234 23	9
23,065,704 30	1,224,283 59	10,890,427 69	907,094 44	1,349,000 42	10
39,672,654 00	1,504,798 65	27,165,568 55	2,025,234 08	1,926,435 92	11
28,653,115 70	2,939,605 24	21,285,606 16	2,254,449 83	2,124,909 89	12
699,299 31	16,229 30	427,528 68	17,113 73	11,020 69	13
4,740,269 93	95,422 92	4,179,164 57	263,114 48	209,135 60	14
—	—	51,250 78	—	—	15
—	—	290,086 51	—	—	16
79,718 21	2,817 47	493,401 98	35,258 99	21,448 69	17
679,163 60	—	415,408 93	38,194 17	79,564 70	18
1,416,009 09	—	338,244 00	26,747 61	861,161 71	19
$177,534,041 65	**$9,583,688 25**	**$104,190,581 09**	**$9,820,707 59**	**$11,716,771 84**	20
$6,028,957 66	$220,961 03	—	No Trust Department	No Trust Department	21
7,767,487 98	89,841 69	—			22
25,815,876 44	957,719 03	—			23
732,765 33	—	—			24
24,800 00	—	—			25
—	—	—			26
916,564 18	36,000 00	—			27
878,042 55	9,174 15	$22,162 64			28
2,683,307 67	114,101 00	—			29
17,398 57	724 00	—			30
46,966 15	—	—			31
$44,912,166 53	**$1,428,520 90**	**$22,162 64**			32

	LIABILITIES	WALTHAM GUARANTY TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$14,179,860 85
2	Time deposits of individuals, partnerships and corporations	5,491,792 64
3	Savings deposits	7,780,181 54
4	Club deposits	70,060 00
5	Deposits of U. S. Government	375,875 69
6	Deposits of states, counties and municipalities	2,689,674 18
7	Deposits of banks	1,214,818 67
8	Other deposits (certified, officers' checks, etc.)	807,990 13
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	3,572,357 09
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	522,317 22
13	Accrued for taxes, interest, expenses, etc.	377,259 27
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	619,994 49
15	Capital notes and debentures	783,330 00
16	Capital stock Preferred	—
17	Capital stock Common	861,908 00
18	Surplus	945,000 00
19	Undivided profits	414,217 71
20	Total capital reserves	130,900 61
21	Total	**$40,837,538 09**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$(17,099 39)
23	Valuation reserve on securities	—
24	Reserve for contingencies	148,000 00
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$130,900 61**
27	Number of commercial accounts, December 31, 1971	8,369
28	Number of savings accounts, December 31, 1971	8,286
	Trust Department	
29	As trustee, executor, administrator, etc.	$2,498,192 52
30	Income	—
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$2,498,192 52**
34	As agent, custodian, etc.	$141,919 22
35	As corporate agent or trustee	$1,173 80
	Savings Deposit Information	
36	Deposits draw interest from	Monthly on 1st
37	Interest is payable	Jan. 1–July 1
38	Number of real estate loans	122
39	Percentage of real estate loans to savings deposits	95.82
40	Average real estate loan	$60,888 77

WALTHAM	WARE	WATERTOWN	WELLESLEY	WESTFIELD	
NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	
$73,355,388 43	$4,987,901 74	$42,811,351 18	$4,428,371 07	$4,424,850 70	1
20,843,002 70	100,000 00	12,712,401 93	1,109,066 77	1,812,313 88	2
29,552,108 94	717,824 39	16,955,602 67	2,118,545 21	2,616,381 84	3
193,844 00	44,909 00	215,487 00	5,108 00	34,782 00	4
4,627,254 16	426,859 37	1,845,891 41	81,069 43	125,334 30	5
15,650,286 48	579,596 96	7,986,270 07	845,956 30	1,179,162 76	6
4,090,226 92	577,045 49	304,070 07	—	10,874 85	7
1,891,152 16	152,915 32	6,170,364 04	121,460 57	149,795 04	8
—	—	350,436 74	—	—	9
414,556 79	—	3,000,000 00	—	—	10
—	—	290,086 51	—	—	11
2,553,898 21	640,304 97	1,776,582 21	292,310 20	276,920 58	12
688,097 27	20,950 00	71,900 15	48,559 33	89,536 64	13
8,145,553 48	323,459 72	—	3,809 62	2,993 85	14
—	—	310,000 00	—	—	15
—	—	—	—	—	16
4,400,000 00	150,000 00	861,108 00	375,000 00	300,000 00	17
6,600,000 00	360,000 00	5,645,020 04	197,330 59	289,986 26	18
2,371,862 11	330,046 37	2,155,973 16	180,166 22	311,853 56	19
2,156,810 00	171,874 92	728,035 91	13,954 28	91,985 58	20
$177,534,041 65	**$9,583,688 25**	**$104,190,581 09**	**$9,820,707 59**	**$11,716,771 84**	21
$2,156,810 00	$171,874 92	$728,035 91	$13,954 28	$91,985 58	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	—	25
$2,156,810 00	**$171,874 92**	**$728,035 91**	**$13,954 28**	**$91,985 58**	26
37,864	3,962	53,595	6,370	2,778	27
24,082	830	19,253	1,679	3,370	28
$44,331,725 44	$1,419,376 49	$20,241 28	No Trust Department	No Trust Department	29
580,441 09	9,144 41	—			30
—	—	1,921 36			31
—	—	—			32
$44,912,166 53	**$1,428,520 90**	**$22,162 64**			33
$11,411,531 47	$275,992 47	$2,575,660 68			34
$10,860,939 68	—	—			35
Day of Deposit	Monthly on 1st	Day of Deposit	Day of Deposit	Day of Deposit	36
Quarterly 1st Mon.*	Feb. 1–Aug. 1	Quarterly on 31st†	Quarterly on 10th*	Apr. 1–Oct. 1	37
475	—	244	22	55	38
53.76	—	60.30	45.60	27.10	39
$33,449 00	—	$41,917 00	$43,960 00	$17,822 44	40

*Jan.–Apr.–July–Oct.
†Mar.–June–Sept.–Dec.

	ASSETS	WEST SPRINGFIELD WESTERN BANK AND TRUST COMPANY
	Banking Department	
	Incorporated	Oct. 2, 1961
	Began business	June 25, 1962
1	Cash, clearing and cash items in process of collection	$379,734 36
2	Balances with banks	1,537,941 79
3	U. S. Government obligations	4,513,407 94
4	Securities of other U. S. Government Agencies and Corporations	969,476 82
5	State, county and municipal obligations	2,457,139 42
6	Other bonds, notes and debentures	—
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	1,500,000 00
9	Real estate loans	2,331,457 62
10	Collateral loans	1,124,502 89
11	Unsecured loans	4,416,321 93
12	Installment loans	4,164,211 15
13	Overdrafts	18,700 84
14	Banking house, vaults, furniture and fixtures	303,199 85
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	63,180 04
18	Interest accrued but not collected	31,900 08
19	Other assets	22,742 84
20	Total	**$23,833,917 57**
	Trust Department	
21	Government, state and municipal bonds	$2,000 00
22	Other bonds	25,298 18
23	Stocks	659,690 03
24	Loans on real estate	—
25	Other loans	—
26	Real estate by foreclosure, etc.	—
27	Real estate owned	—
28	Deposits subject to check	38,675 77
29	Other bank deposits	46,120 84
30	Tangible personal property	—
31	Other assets	161,044 17
32	Total	**$932,828 99**

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 29, 1960	July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
Jan. 3, 1961	July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	
$899,134 88	$1,472,852 85	$121,059 67	$897,137 57	$4,507,735 68	1
1,192,661 44	155,357 97	1,282,927 23	1,624,280 93	9,337,925 31	2
100,000 00	1,534,754 87	1,200,000 00	2,235,762 65	23,858,448 79	3
4,483,906 25	100,000 00	200,000 00	399,679 61	2,989,130 56	4
1,084,231 61	3,243,848 29	935,000 00	4,572,146 45	28,979,149 76	5
1,716,446 45	1,223,029 75	—	—	101,000 00	6
—	63,725 00	—	—	142,156 75	7
1,050,000 00	—	—	2,550,000 00	1,800,000 00	8
1,928,938 82	2,561,493 58	1,049,194 91	925,792 91	19,821,685 87	9
2,024,093 69	1,581,765 35	707,996 51	7,789,869 69	20,294,377 45	10
4,308,381 70	2,048,288 74	246,410 54	4,694,479 46	27,363,943 90	11
1,663,989 86	844,012 38	839,256 47	5,879,230 39	49,864,647 85	12
22,372 12	2,115 90	660 06	105,555 88	134,580 18	13
136,258 57	292,521 93	106,695 46	240,314 08	3,199,506 67	14
262,710 20	—	39,301 38	—	—	15
—	—	—	241,666 44	2,222,827 55	16
17,879 11	6,556 16	47,000 00	20,297 70	1,383,874 84	17
98,959 87	99,956 06	53,904 45	183,921 15	1,034,549 17	18
—	28,814 71	31,962 43	44,689 76	115,470 52	19
$20,989,964 57	**$15,259,093 54**	**$6,861,369 11**	**$32,404,824 67**	**$197,151,010 85**	20
No Trust Department	No Trust Department	No Trust Department	$18 75	$2,631,130 70	21
			11,254 00	1,894,376 05	22
			379,082 96	23,233,629 63	23
			—	5,777,454 41	24
			—	20,844 88	25
			—	—	26
			—	330,201 00	27
			6,558 60	508,871 82	28
			14,859 49	1,806,994 80	29
			—	816 75	30
			—	3,098,329 12	31
			$411,773 80	**$39,302,649 16**	32

	LIABILITIES	WEST SPRINGFIEL
		WESTERN BAN AND TRUST COMPANY
	Banking Department	
1	Demand deposits of individuals, partnerships and corporations	$7,914,743 8
2	Time deposits of individuals, partnerships and corporations	2,354,076 3
3	Savings deposits	4,909,667 8
4	Club deposits	40,616 0
5	Deposits of U. S. Government	2,516,941 5
6	Deposits of states, counties and municipalities	2,867,184 9
7	Deposits of banks	385,259 2
8	Other deposits (certified, officers' checks, etc.)	379,685 9
9	Bills payable and other liabilities for borrowed money	—
10	Federal funds purchased and securities sold under agreements to repurchase	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	408,895 1
13	Accrued for taxes, interest, expenses, etc.	129,182 1
14	Other liabilities including mortgages and other liens on bank premises and o.r.e.	6,516 0
15	Capital notes and debentures	—
16	Capital stock Preferred	—
17	Capital stock Common	531,300 0
18	Surplus	531,300 0
19	Undivided profits	695,218 8
20	Total capital reserves	163,329 7
21	Total	**$23,833,917 5**
	Analysis of Capital Reserves	
22	Reserve for losses on loans	$163,329 73
23	Valuation reserve on securities	—
24	Reserve for contingencies	—
25	Reserve for undeclared dividends	—
26	Total capital reserves	**$163,329 73**
27	Number of commercial accounts, December 31, 1971	6,306
28	Number of savings accounts, December 31, 1971	4,407
	Trust Department	
29	As trustee, executor, administrator, etc.	$932,813 71
30	Income	15 28
31	Earnings not transferred to the banking department	—
32	Other liabilities	—
33	Total	**$932,828 99**
34	As agent, custodian, etc.	$94,021 98
35	As corporate agent or trustee	—
	Savings Deposit Information	
36	Deposits draw interest from	Day of Deposit
37	Interest is payable	Quarterly on 1st*
38	Number of real estate loans	106
39	Percentage of real estate loans to savings deposits	47.48
40	Average real estate loan	$21,994 88

* Jan.–Apr.–July–Oct.

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
$6,743,699 01	$5,844,500 32	$2,207,963 88	$11,002,707 31	$73,485,296 57	1
1,593,603 42	2,063,804 45	720,825 91	5,272,866 84	18,474,894 94	2
4,084,499 62	3,018,521 35	2,202,157 16	4,594,256 35	48,878,787 63	3
15,247 50	22,414 00	14,594 00	19,595 00	435,195 00	4
531,849 21	338,121 14	70,083 71	599,833 24	5,122,803 14	5
4,819,500 00	1,204,966 20	614,749 29	5,329,474 20	12,791,124 30	6
—	134,123 53	6,193 43	302,128 20	2,481,250 11	7
1,274,391 68	293,771 61	125,565 62	768,473 10	4,150,666 50	8
—	—	—	—	—	9
—	—	—	—	150,000 00	10
—	—	—	241,666 44	2,222,827 55	11
196,558 58	85,250 12	12,374 20	524,291 92	9,216,957 03	12
215,755 68	594,761 02	90,181 32	79,223 98	1,874,034 73	13
—	—	—	478,689 29	1,124,221 53	14
—	—	—	—	2,200,000 00	15
—	—	—	—	—	16
723,515 00	500,000 00	300,000 00	725,000 00	2,774,860 00	17
689,062 50	800,000 00	344,865 48	1,775,000 00	7,225,140 00	18
44,916 58	283,154 40	44,894 25	361,621 72	2,618,662 38	19
57,365 79	75,705 40	46,920 86	329,997 08	1,924,289 44	20
$20,989,964 57	**$15,259,093 54**	**$6,861,369 11**	**$32,404,824 67**	**$197,151,010 85**	21
$57,365 79	$75,705 40	$46,920 86	$329,997 08	$1,924,289 44	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	—	25
$57,365 79	**$75,705 40**	**$46,920 86**	**$329,997 08**	**$1,924,289 44**	26
4,881	3,752	2,633	11,449	43,750	27
5,137	2,139	3,547	4,917	45,427	28
No Trust Department	No Trust Department	No Trust Department	$409,950 32	$39,183,176 14	29
			—	119,473 02	30
			—	—	31
			1,823 48	—	32
			$411,773 80	**$39,302,649 16**	33
			$80,996 94	$25,075,361 28	34
			—	—	35
Day of Deposit Quarterly on 31st*	Day of Deposit Quarterly 1st Mon.†	Monthly on 1st Jan. 1–July 1	Day of Deposit Quarterly on 1st*	Day of Deposit Monthly on 1st	36
39	134	67	33	1,212	37
47.20	68.80	48.00	17.00	40.56	38
$49,459 97	$15,504 43	$15,659 62	$28,054 33	$16,357 32	39
					40

* Mar.–June–Sept.–Dec.
† Jan.–Apr.–July–Oct.

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

INDEX

STATEMENT NUMBER		PAGE
1.	Aggregate statement, banking departments	77
2.	Aggregate statement, trust departments	78
3.	Comparative aggregate statements, banking departments	80
4.	Comparative aggregate statements, trust departments	82
5.	Analysis of earnings, profits, dividends and capital changes, banking departments	84
6.	Comparative statements of earnings, profits and capital changes, banking departments	86
7.	Number of depositors, commercial and savings	88
8.	Total savings deposits and average of each	88
9.	Dividends paid on savings deposits	88
10.	Statements of corporations doing business under G.L., Chapter 172A	90
11.	Analysis of earnings, profits, dividends and capital changes of corporations doing business under G.L., Chapter 172A	92
12.	Amounts of foreign transmissions under G.L., Chapter 169, by country	93
13.	Amounts of foreign transmissions under G.L., Chapter 169, by transmitter	93
	Miscellaneous Financial Institutions:	
	The Massachusetts Company, Inc., Balance Sheets	94
	Brown Brothers Harriman & Co., Statement of Condition	95
	Holding Companies:	
	Baystate Corporation	96
	Shawmut Association, Inc.	97

STATEMENT No. 1

Aggregate Statement of the Banking Departments of Trust Companies

(In thousands)

No. Trust Companies Reporting	72 Dec. 31, 1971	75 Dec. 31, 1970	% of Total Assets	
			Dec. 31, 1971	Dec. 31, 1970
Assets				
Cash, clearing and cas items in the process of collection	$298,442	$313,482	6.00	6.77
Balances with banks	445,920	430,265	8.96	9.29
U. S. Government obligations, direct and fully guaranteed	385,154	449,495	7.74	9.70
Securities of Federal Agencies and Corporations not guaranteed by U.S.	158,497	110,145	3.19	2.38
State, county and municipal obligations	733,928	597,530	14.75	12.90
Other bonds, notes and debentures	25,937	12,016	.52	.26
Corporate stocks	14,616	13,714	.29	.30
Federal funds sold	133,215	120,518	2.68	2.60
Real estate loans	615,372	519,662	12.37	11.22
Collateral loans	529,731	454,728	10.65	9.81
Unsecured loans	845,700	893,950	17.00	19.29
Installment loans	612,430	558,506	12.31	12.05
Overdrafts	7,609	10,200	.15	.22
Banking house, vaults, furniture and fixtures	98,534	85,557	1.98	1.85
Other real estate owned, etc., directly or indirectly	4,582	3,240	.09	.07
Customers' liability on acceptances outstanding	10,486	12,053	.21	.26
Prepaid expenses	6,460	6,252	.13	.13
Interest accrued but not collected	28,808	25,666	.58	.55
Other assets	20,002	16,241	.40	.35
Total	$4,975,423	$4,633,220	100.00	100.00
Liabilities and Capital			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations	$1,960,059	$1,905,921	39.40	41.14
Time deposits of individuals, partnerships and corporations	475,589	450,950	9.56	9.73
Saving deposits	858,486	735,658	17.25	15.88
Club deposits	6,669	5,819	.13	.13
Deposits of U. S. Government	97,085	77,893	1.95	1.68
Deposits of states, counties and municipalities	452,410	394,978	9.09	8.52
Deposits of banks	221,377	195,667	4.45	4.22
Other deposits (certified, officers' checks, etc.)	97,170	86,500	1.95	1.87
Bills payable	8,758	39,416	.18	.85
Federal funds purchased	179,591	112,489	3.61	2.43
Acceptances executed by or for account of this trust company	12,416	12,730	.25	.27
Income collected not earned	65,876	60,075	1.32	1.30
Accrued for taxes, interest, expenses, etc.	25,719	28,965	.52	.63
Other liabilities	72,010	94,182	1.45	2.03
Capital notes and debentures	33,171	27,123	.67	.59
Capital Stock, Preferred	200	200	.00	.00
Capital Stock, Common	96,479	100,104	1.94	2.16
Surplus[1]	187,476	184,202	3.77	3.98
Undivided profits	77,807	68,295	1.56	1.47
Other capital reserves	47,075	52,053	.95	1.12
Total	$4,975,423	$4,633,220	100.00	100.00
Number of commercial depositors	937,327	874,560	—	—
Number of savings depositors	798,927	738,574	—	—

[1] Guaranty Fund consolidated with Surplus effective December 31, 1970.

STATEMENT No. 2

AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS OF TRUST COMPANIES

(In thousands)

No. Trust Companies Reporting	37 Dec. 31, 1971	38 Dec. 31, 1970	% of Total Assets	
			Dec. 31, 1971	Dec. 31, 1970
Assets				
Government, state and municipal bonds	$567,865	$902,971	17.11	14.98
Other bonds	508,431	1,039,805	15.32	17.25
Stocks	2,033,564	3,638,359	61.28	60.35
Loans on real estate	16,453	104,921	.50	1.74
Other loans	8,902	110,159	.27	1.83
Real estate by foreclosure, etc.	0	195	.00	.00
Real estate owned	17,498	33,202	.53	.55
Deposits subject to check	56,058	76,365	1.69	1.27
Other bank deposits	84,550	79,178	2.55	1.31
Tangible personal property	1,567	2,095	.05	.03
Other assets	23,289	41,503	.70	.69
TOTAL	$3,318,177	$6,028,753	100.00	100.00
Liabilities			% of Total Liabilities	
As trustee, executor, administrator, etc.	$3,284,524	$5,986,098	98.98	99.29
Income	32,458	41,718	.98	.69
Other liabilities	1,195	937	.04	.02
TOTAL	$3,318,177	$6,028,753	100.00	100.00

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1962	28	$4,306,725
December 31, 1963	27	$4,933,571
December 31, 1964	26	$5,295,978
December 31, 1965	26	$6,001,228
December 31, 1966	26	$6,830,996
December 31, 1967	27	$7,727,899
December 31, 1968	27	$8,663,063
December 31, 1969	30	$9,760,334
December 31, 1970	32	$9,140,649
December 31, 1971	33	$8,643,590

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1962	12	$514,358
December 31, 1963	9	$479,388
December 31, 1964	8	$470,795
December 31, 1965	7	$475,985
December 31, 1966	7	$507,208
December 31, 1967	7	$462,611
December 31, 1968	7	$483,927
December 31, 1969	7	$498,268
December 31, 1970	9	$534,523
December 31, 1971	9	$345,396

STATEMENT

Comparative Statement of Assets and Liabilities of Banking Depart

[Amounts shown in thousands.]

Assets

Year	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Securities of Federal Agencies and Corporations Not Guaranteed by U. S.	Corporate Stock	Federal Funds Sold	Real Estate Loans
1962	67	$202,537	$250,633	$543,944	$168,761	$11,223	—	$5,730	—	$247,698
1963	67	193,155	221,127	528,277	203,955	18,271	—	6,060	—	266,998
1964	64	189,166	244,158	473,303	213,263	24,338	—	5,949	—	292,239
1965	66	195,359	257,271	471,349	221,086	27,911	—	8,712	—	331,366
1966	70	216,543	271,292	419,633	277,100	2,964	$14,281	8,966	$31,630	357,299
1967	68	229,008	297,242	509,035	426,552	3,939	36,607	9,027	62,320	399,900
1968	69	297,104	321,658	522,096	544,381	10,936	37,482	9,123	46,123	443,445
1969	73	303,653	386,360	423,570	519,840	5,325	38,250	10,052	166,210	475,652
1970	75	313,482	430,265	449,495	597,530	12,016	110,145	13,714	120,518	519,662
1971	72	298,442	445,920	385,154	733,928	25,937	158,497	14,616	133,215	615,372

Liabilities and Capital

Year	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1962	67	$1,326,115	$38,104	$313,716	$4,043	$63,733	$144,066	$108,829	$57,403	—	$5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	$804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	3,416	978
1966	70	1,451,834	163,052	483,534	4,460	42,827	189,622	114,157	61,486	335	8,118
1967	68	1,634,096	258,586	561,731	4,889	51,226	280,335	139,578	68,926	600	3,929
1968	69	1,806,483	404,187	628,305	5,247	30,363	334,373	151,088	82,133	4,861	3,537
1969	73	1,846,692	328,833	662,098	5,543	47,174	315,843	119,867	95,402	27,577	12,694
1970	75	1,905,921	450,950	735,658	5,819	77,893	394,978	195,667	86,500	39,416	12,730
1971	72	1,960,059	475,589	858,486	6,669	97,085	452,410	221,377	97,170	8,758	12,416

No. 3

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1962 TO 1971, INCLUSIVE

[Amounts shown in thousands.]

Assets

Collateral Loans	Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
$304,956	$361,720	$218,234	$35,914	$468	$5,338	$1,490	$6,606	$5,547	$2,370,799	1962
298,903	396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
345,839	408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
373,410	471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965
362,603	543,542	353,415	51,408	618	8,093	1,649	9,236	7,025	2,937,297	1966
382,865	636,552	382,394	52,813	878	3,929	2,774	12,737	7,983	3,456,555	1967
453,460	715,206	454,964	52,550	1,496	3,537	2,996	27,670	17,543	3,961,770	1968
465,081	757,441	514,269	68,586	1,423	12,177	5,624	19,245	13,175	4,185,933	1969
454,728	904,150	558,506	85,557	3,240	12,053	6,252	25,666	16,241	4,633,220	1970
529,731	853,309	612,430	98,534	4,582	10,486	6,460	28,808	20,002	4,975,423	1971

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Federal Funds Purchased	Other Liabilities	Capital Notes and Debentures	Capital Stock Preferred	Capital Stock Common	Surplus	Guaranty Fund[1]	Undivided Profits	Other Capital Reserves	Total	YEAR
$21,855	$14,975	—	$32,533	—	$200	$65,452	$84,528	$14,921	$41,682	$33,068	$2,370,799	1962
23,061	16,161	—	33,713	—	200	67,371	93,519	16,046	38,932	33,743	2,424,784	1963
26,281	15,314	—	47,258	—	200	71,488	94,496	16,066	42,711	36,097	2,524,174	1964
30,765	16,418	—	54,147	—	200	75,268	99,256	16,895	48,975	38,770	2,736,073	1965
35,244	16,924	$6,406	63,856	$1,500	200	78,708	105,604	18,771	50,737	39,922	2,937,297	1966
38,076	18,823	6,300	75,992	1,425	200	81,000	108,564	19,800	57,058	45,421	3,456,555	1967
47,109	20,069	24,550	78,319	2,550	200	86,809	122,667	21,620	59,553	47,747	3,961,770	1968
56,168	27,821	75,400	163,517	24,375	200	96,889	145,201	23,477	57,840	53,322	4,185,933	1969
60,075	28,965	112,489	94,182	27,123	200	100,104	184,202	—	68,295	52,053	4,633,220	1970
65,876	25,719	179,591	72,010	33,171	200	96,479	187,476	—	77,807	47,075	4,975,423	1971

[1] Guaranty Fund consolidated with Surplus effective December 31, 1970.

STATEMENT

Comparative Statement of Assets and Liabilities of Trust Departments

[Amounts shown in thousands.]

Year	Number of Departments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1962	34	$744,128	$764,737	$1,491,282	$45,382	$7,598	$3	$23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890
1966	33	944,799	1,031,070	2,244,148	105,827	65,930	99	24,810
1967	34	943,195	1,075,705	2,510,896	113,017	56,625	113	27,076
1968	34	962,486	1,031,779	3,004,834	112,669	70,202	53	27,065
1969	34	924,238	1,091,103	3,592,637	56,773	102,134	281	29,643
1970	38	902,971	1,039,805	3,638,359	104,921	110,159	195	33,202
1971	37	567,865	508,431	2,033,564	16,453	8,902	—	17,498

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1962 TO 1971, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
$64,811	$50,404	$16,367	$3,207,701	$3,178,579	$28,747	$334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965
71,138	71,270	21,637	4,580,728	4,543,477	36,660	591	1966
66,935	95,591	26,805	4,915,958	4,876,723	38,579	656	1967
73,272	90,770	31,575	5,404,705	5,361,779	41,542	1,384	1968
81,521	69,147	36,405	5,983,882	5,947,585	34,747	1,550	1969
76,365	79,178	43,598	6,028,753	5,986,098	41,718	937	1970
56,058	84,550	24,856	3,318,177	3,284,524	32,458	1,195	1971

*Includes Executor, Administrator, etc.

STATEMENT No. 5

Analysis of Earnings, Profits, Dividends and Changes in Total Capital Accounts of Trust Companies

BANKING DEPARTMENT

[Cents omitted]	1971	1970	1969	1968	1967
1 Current Operating Earnings					
a Interest and discount on loans	$196,549,346	$201,802,531	$172,547,065	$132,330,560	$109,292,410
b Interest on U. S. Government obligations	22,843,874	22,638,674	21,828,891	23,035,100	19,275,169
c Interest and dividends on other securities	38,602,193	31,588,564	26,242,383	20,881,210	13,818,863
d Commissions and exchange	7,498,473	6,496,315	5,164,400	4,068,956	3,361,100
e Service charges	12,330,447	12,183,934	12,355,598	12,910,316	12,014,118
f Safe deposit rentals	1,810,470	1,571,453	1,386,994	1,251,652	1,198,779
g Bank building income	2,421,681	2,742,555	2,694,184	2,238,503	2,095,699
h Income from other real estate owned	42,790	58,512	40,642	49,017	51,672
i Trust department	38,007,573	52,361,413	45,788,653	38,050,375	35,193,188
j Other current operating earnings	10,451,079	8,217,561	5,190,159	4,519,310	3,972,568
k Gross current operating earnings	$330,557,926	$339,661,512	$293,238,969	$239,334,999	$200,273,566
2 Current Operating Expenses					
a Salaries	$91,416,270	$95,731,021	$77,636,044	$62,562,364	$55,116,722
b Taxes, other than income and real estate	4,878,570	4,877,024	3,841,624	2,995,041	2,611,763
c Expense of occupancy and maintenance of banking quarters	26,913,506	24,467,667	20,526,822	17,539,934	14,440,407
d Expense allocable to other real estate owned	47,819	59,821	54,382	114,961	42,539
e Interest on savings deposits	36,410,613	31,498,361	26,845,391	24,451,967	19,998,485
f Interest on time deposits	34,092,224	23,437,345	20,914,377	22,631,987	15,160,314
g Interest and discount on borrowings	12,102,480	17,513,689	11,738,328	1,543,294	748,095
h Other current operating expenses	67,706,246	68,433,514	60,013,159	47,609,026	41,124,039
i Total current operating expenses	$273,567,728	$266,018,442	$221,570,127	$179,448,574	$149,242,364
Net Current Operating Earnings Before Income Taxes (1*k* less 2*i*)	$56,990,198	$73,643,070	$71,668,842	$59,886,425	$51,031,202
4 Less: Taxes on Net Income					
a Federal	$5,358,433	$15,591,581	$14,017,068	$12,224,142	$11,399,967
b State	5,334,558	6,678,187	5,981,885	4,117,413	3,941,143
c Total income taxes	$10,692,991	$22,269,768	$19,998,953	$16,341,555	$15,341,110
5 Net Current Operating Earnings After Income Taxes (3 less 4*c*)	$46,297,207	$51,373,302	$51,669,889	$43,544,870	$35,690,092
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	$3,001,966	$2,702,384	$2,155,128	$661,615	$1,116,541
b Profits on real estate owned by foreclosure, etc.	78,315	4,817	95,522	6,302	—
c Profits on other assets	545,373	387,532	507,860	10,250	100,077
d Recoveries on loans	1,945,626	1,700,653	1,662,425	104,607	230,463
e All other recoveries	2,684,285	1,318,106	1,859,919	2,531,568	952,700
f Total profits and recoveries	$8,255,565	$6,113,492	$6,280,854	$3,314,342	$2,399,781
7 Subtotal (5 plus 6*f*)	$54,552,772	$57,486,794	$57,950,743	$46,859,212	$38,089,873
8 Losses, Charge-Offs and Transfers to Valuation Reserves					
a On loans	$14,999,629	$11,766,363	$5,791,316	$6,947,360	$8,530,276
b On securities	1,218,689	1,104,018	4,671,372	5,637,797	945,575
c On real estate owned by foreclosure, etc.	11,273	6,641	312,209	19,566	1,800
d All other losses and charge-offs	3,193,961	1,964,131	2,261,773	2,739,133	1,542,291
e Total losses, charge-offs and transfers	$19,423,552	$14,841,153	$13,036,670	$15,343,856	$11,019,942
9 Net Profits Before Dividends (7 less 8*e*)	$35,129,220	$42,645,641	$44,914,073	$31,515,356	$27,069,931
10 Cash Dividends Declared	20,736,064	22,306,173	18,361,409	16,693,416	14,895,957
11 Net Profits After Dividends (9 less 10)	$14,393,156	$20,339,468	$26,552,664	$14,821,940	$12,173,974
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	$696,219	$3,430,600	$4,463,086	$3,545,542	$735,152
c Premiums on new capital sold	936,878	7,036,303	9,638,377	2,765,814	$2,191,194
d Contributions to capital	—	—	—	1,142,094	—
e Capital notes and debentures	6,406,000	3,334,700	21,900,000	1,200,000	—
f Total other additions to capital account	$8,039,097	$13,801,603	$36,001,463	$8,653,450	$2,926,346
13 Subtotal (11 plus 12*f*)	$22,432,253	$34,141,071	$62,554,127	$23,475,390	$15,100,320
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	$5,000,000	$750,000	—	—	$907,175
c Premiums on capital retired	7,057,788	2,641,867	—	—	1,246,748
d Capital notes and debentures retired	142,920	76,000	$75,000	$75,000	—
e Total other deductions from capital	$12,200,708	$3,467,867	$75,000	$75,000	$2,153,923
15 Net Change in Total Capital Account (13 less 14*d*)	$10,231,545	$30,673,204	$62,479,127	$23,400,390	$12,946,397
16 Total Capital Account at Beginning of Year	431,977,168	401,303,964	338,824,837	277,299,140	264,352,743
17 Total Capital Account at End of Year	$442,208,713	$431,977,168	$401,303,964	$300,699,530	$277,299,140

STATEMENT

Comparative Statement of Earnings, Expenses, Profits and Losses Trust Companies for the Calendar

[Amounts shown in thousands.]

Year	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	Losses, Transfer to Loans
1962	67	$121,135	$1,073	$ 8,734	$90,180	$21,148	$2,115	$986	$3,266
1963	67	127,768	2,234	9 712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260
1966	70	178,202	8,663	16,672	103,566	34,581	321	1,759	8,182
1967	68	200,273	15,160	19,998	114,084	35,690	1,217	1,183	8,530
1968	69	239,335	22,632	24,452	132,365	43,545	678	2,636	6,947
1969	73	293,239	20,914	26,846	173,810	51,670	2,759	3,522	5,791
1970	75	339,662	23,437	31,498	211,083	51,373	3,094	3,019	11,766
1971	72	330,558	34,092	36,411	203,065	46,297	3,625	4,630	15,000

No. 6

and Changes in Capital Accounts of the Banking Departments of Years 1962 to 1971, inclusive

[Amounts shown in thousands.]

Charge-Offs and Valuation Reserves		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period	Year
Securities	All Other							
$1,090	$1,973	$17,919	$6,389	$10,512	$2,377	$11,418	$214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965
4,049	2,563	21,867	5,626	14,244	—	13,250	264,353	1966
946	1,544	27,070	2,926	14,896	2,154	12,946	277,299	1967
5,638	2,759	31,515	8,654	16,693	75	23,401	300,700	1968
4,672	2,574	44,914	36,001	18,361	75	62,479	401,304	1969
1,104	1,971	42,645	13,802	22,306	3,468	30,673	431,977	1970
1,219	3,205	35,129	8,039	20,736	12,201	10,232	442,209	1971

STATEMENT No. 7

Number of Deposit Accounts in Trust Companies

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1962	545,039	469,872	1,014,911
December 31, 1963	564,549	471,080	1,035,629
December 31, 1964	581,691	469,583	1,051,274
December 31, 1965	615,959	507,366	1,123,325
December 31, 1966	653,397	553,269	1,206,666
December 31, 1967	693,691	585,348	1,279,039
December 31, 1968	767,286	639,823	1,407,109
December 31, 1969	802,594	698,447	1,501,041
December 31, 1970	874,560	738,574	1,613,134
December 31, 1971	937,327	798,927	1,736,254

STATEMENT No. 8

Savings Deposits of Trust Companies (Club Deposits Excluded)

Total deposits December 31, 1970 (number of accounts 738,574; average of each $996.05)	$735,658,169 18
Increase for year 1971	$122,828,103 28
Total deposits December 31, 1971 (number of accounts 798,927; average of each $930.62)	$858,486,272 46

STATEMENT No. 9

Dividends Paid on Savings Deposits of Trust Companies, Year Ending December 31, 1971

Rate of Dividend (Per Cent)	Number of Banks Paying at Each Rate									
	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962
1.00 or less	—	—	1	1	1	1	1	1	1	3
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	—	—	—	—	—	—	—	1
1.51 to 1.75	—	—	—	—	—	—	—	—	—	—
1.76 to 2.00	—	—	—	—	—	—	—	—	—	—
2.01 to 2.25	—	—	—	—	—	—	—	—	—	—
2.26 to 2.50	—	—	—	—	—	—	—	—	2	4
2.51 to 2.75	—	—	—	—	—	—	—	1	—	1
2.76 to 3.00	1	1	2	2	5	10	21	35	40	39
3.01 to 3.25	—	—	—	—	—	—	—	3	1	5
3.26 to 3.50	—	—	—	—	—	1	7	12	8	8
3.51 to 3.75	—	—	—	—	—	1	2	—	—	3
3.76 to 4.00	14	19	66	62	56	48	21	—	—	—
3.00 to 4.00 (variable)	—	—	—	—	3	5	11	9	9	—
4.01 to 4.50	54	51	—	—	—	—	—	—	—	—
4.51 to 5.00	1	1	—	—	—	—	—	—	—	—
	70	72	69	65	65	66	63	61	61	64
Average Div. Rate	4.39	4.25	3.93	3.92	3.85	3.76	3.45	3.16	3.10	2.93

STATEMENT

Assets and Liabilities of Corporations Doing Business December 31,

	Assets	Cash and Cash Items	Deposits in Banks	Bonds and Stocks	Loans *
1	Morris Plan Bank and Banking Co. of Chelsea	$28,009 61	$144,220 60	$809,083 00	$5,051,246 33
2	North Shore Bank and Banking Co. (Lynn)	93,538 58	545,569 81	100,033 67	3,452,420 76
3	New Bedford Morris Plan Co., (The)	13,583 74	53,875 06	279,171 88	5,250,042 30
	Totals	$135,131 93	$743,665 47	$1,188,288 55	$13,753,709 39

	Liabilities	Deposits Subject to Check	Other Deposits	Investment Certificates †	Bills Payable	Income Collected Not Earned
1	Morris Plan Bank and Banking Co. of Chelsea	—	—	$4,492,972 96	$175,000 00	$350,412 69
2	North Shore Bank and Banking Co. (Lynn)	$1,203,375 04	$95,801 63	1,435,736 56	—	323,203 23
3	New Bedford Morris Plan Co. (The)	—	10,900 00	4,481,762 48	—	250,366 42
	Totals	$1,203,375 04	$106,701 63	$10,410,472 00	$175,000 00	$923,982 34

*Net of deposits on installment certificates hypothecated, $5,211,607.67.

†Includes Investment Certificates Pledged, $422,495.77.

No. 10

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1971

Overdrafts	Banking Houses, Vaults, Furniture and Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	Number of Demand Deposits (Sec 6)	
—	$66,011 42	$96,068 17	$1,214 10	$5 73	$6,195,858 96	—	1
$255 92	17,536 70	735 75	537 51	—	4,210,628 70	2,501	2
—	61,994 62	19,405 83	1,963 20	4,967 37	5,685,004 00	—	3
$255 92	$145,542 74	$116,209 75	$3,714 81	$4,973 10	$16,091,491 66	2,501	

Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Total Capital Reserves	Totals	
$132,968 67	$93,200 00	$100,000 00	$705,448 59	$145,856 05	$6,195,858 96	1
31,061 48	—	100,000 00	968,764 68	52,686 08	4,210,628 70	2
88,309 46	—	100,000 00	687,803 70	65,861 94	5,685,004 00	3
$252,339 61	$93,200 00	$300,000 00	$2,362,016 97	$264,404 07	$16,091,491 66	

STATEMENT No. 11

Analysis of Earnings, Profits, Dividends, and Changes in Total Capital Accounts of Corporations Doing Business under the Provisions of General Laws, Chapter 172A

[Cents omitted]	1971	1970	1969	1968	1967
1 Current Operating Earnings					
a Interest and discount on loans	$1,275,451	$1,341,672	$1,432,836	$1,300,132	$1,227,474
b Interest on U.S. Government obligations	57,133	61,531	67,554	73,702	34,669
c Interest and dividends on other securities	38,358	39,487	48,723	32,564	—
d Service and investigation charges	566,072	458,724	565,114	579,454	597,030
e Fines	73,869	45,014	42,890	43,279	39,168
f Life insurance commissions	—	—	—	—	12,895
g Bank building income	—	—	—	—	—
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	10,319	9,198	9,882	10,416	9,099
j Gross current operating earnings	$2,021,202	$1,955,626	$2,166,999	$2,039,547	$1,920,335
2 Current Operating Expenses					
a Salaries, wages, directors' fees, etc.	$530,627	$504,167	$458,988	$400,569	$375,040
b Taxes, other than income and real estate	29,547	28,636	26,115	22,089	22,047
c Expenses of occupancy and maintenance of banking quarters	116,744	83,916	90,982	86,652	81,700
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	561,179	612,322	667,635	610,350	503,556
f Interest and discount on borrowing	—	—	—	—	—
g Other current operating expenses	317,855	432,725	408,008	411,653	329,772
h Total current operating expenses	$1,555,952	$1,661,766	$1,651,728	$1,531,313	$1,312,115
3 Net Current Operating Earnings before Income Taxes (1*j* less 2*h*)	$465,250	$293,860	$515,271	$508,234	$608,220
4 Less: Taxes on Net Income					
a Federal	$111,175	$84,607	$175,386	$175,632	$184,411
b State	35,435	14,369	34,091	42,548	43,289
c Total income taxes	$146,610	$98,976	$209,477	$218,180	$227,700
5 Net Current Operating Earnings after Income Taxes (3 less 4*c*)	$318,640	$194,884	$305,794	$290,054	$380,520
6 Profits on Assets Sold and Recoveries					
a Profits on sale of securities	—	—	—	—	—
b Profits on other assets sold	—	—	—	—	—
c Recoveries on loans	$11,995	$8,604	$3,941	$9,652	$8,347
d Recoveries on securities	—	—	—	—	—
e All other recoveries	28,031	184,089	—	—	—
f Total profits and recoveries	$40,026	$192,693	$3,941	$9,652	$8,347
7 Subtotal (5 and 6*f*)	$358,666	$387,577	$309,735	$299,706	$388,867
8 Losses, Charge-Offs and Transfers to Valuation Reserves					
a On loans	$175,654	$206,600	$140,186	$58,364	$126,088
b On securities	—	—	—	—	—
c All other losses and charge-offs	1,313	149	270	600	190
d Total losses, charge-offs and transfers	$176,967	$206,749	$140,456	$58,964	$126,278
9 Net Profits before Dividends (7 less 8*d*)	$181,699	$180,828	$169,279	$240,742	$262,589
10 Dividends Declared					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	$1,000,000	—	—	—	—
c Total dividends paid	$1,000,000	—	—	—	—
11 Net Profits after Dividends (9 less 10*c*)	($818,301)	$180,828	$169,279	$240,742	$262,589
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	—	—	—	—
c Premiums on new capital sold	—	—	—	—	—
d Contributions to capital	—	—	—	—	—
e Total other additions to capital account	—	—	—	—	—
13 Subtotal (11 and 12*e*)	($818,301)	$180,828	$169,279	$240,742	$262,589
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	—	—
c Premiums on capital retired	—	—	—	—	—
d Total other deductions from capital account	—	—	—	—	—
15 Net Change in Total Capital Account (13 less 14*d*)	($818,301)	$180,828	$169,279	$240,742	$262,589
16 Total Capital Account at Beginning of Year	3,744,722	3,563,894	3,394,615	3,089,815	2,827,226
17 Total Capital Account at End of Year	$2,926,421	$3,744,722	$3,563,894	$3,330,557	$3,089,815

STATEMENT No. 12

Amounts of Money Forwarded to Various Foreign Countries During Last Five Yearly Periods by Persons and Corporations Engaged in Business under the Provisions of General Laws, Chapter 169

Country	1971	1970	1969	1968	1967
Portugal and Azores	$666,703	$529,658	$473,727	$462,827	$318,526
Italy	1,080,490	972,498	1,075,756	1,098,149	922,019
Brazil	26,616	25,596	23,405	21,063	11,158
All other countries	7,016	11,732	20,251	16,364	6,378
	$1,780,825	$1,539,484	$1,593,139	$1,598,403	$1,258,081

STATEMENT No. 13

Table Showing Amounts Transmitted Abroad During Year Ending December 31, 1971 by Those Authorized Under Chapter 169 of the General Laws

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Guy and Hector Caiola	290 Hanover Street, Boston	Individual	May 6, 1965	$1,083,626	$15,000
Edmund and Yvonne M. Farinha	706 Eastern Ave., Fall River	Individual	June 11, 1953	236,425	15,000
John G. Lage Corporation	434 Bay Street, Fall River	Corporation	March 2, 1946	108,574	15,000
Guilherme M. Luiz & Co., Inc.	101 Rivet Street, New Bedford	Corporation	July 19, 1911	352,200	15,000
				$1,780,825	

THE MASSACHUSETTS COMPANY, INC.

70 Federal Street, Boston, 02110

Incorporated February 24, 1818 as Massachusetts Hospital Life Insurance Company

Officers

Mervyn F. Perry, *President*
Robert M. Gary, *Vice President*
Fred Lattanzio, *Vice President*
Willis M. Partridge, *Vice President and Treasurer*
Maurice F. Lesses, *Vice President and General Counsel*
John R. Kay, *Controller*
Leonard D. Clark, *Assistant Vice President*
Patricia Devlin, *Assistant Vice President*
Marie A. Dunphy, *Assistant Vice President*
William R. Moore, *Assistant Vice President*
Lois G. Pines, *Secretary*

Directors

J. B. Ames, J. J. Byrne, J. R. Kenney, M. F. Perry,
P. R. Reynolds, Eli Shapiro, F. L. Stanley, L. A. Sykes, C. M. Williams

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets		Liabilities		
Cash in banks	$612,985	Accounts payable:		
Commercial paper	31,000	Purchase of fund shares		$1,609,997
Stocks	3,308,007	Other		83,957
Investment in Massachusetts Fund	361,829	Accrued liabilities		195,847
Investment in rental properties	88,000	Other liabilities		431,742
Accounts receivable:		Capital funds:		
Sale of fund shares	1,298,919	Capital stock	$1,150,100	
Other	126,194	Capital surplus	178,949	
Furniture and fixtures	98,843	Earned surplus	2,483,094	3,812,143
Other assets	207,909			
	$6,133,686			**$6,133,686**

MASSACHUSETTS FUND

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets		Liabilities		
Cash in banks	$345,682	Purchase of investment securities		$5,335,500
Commercial paper	5,800,000	Fund shares redeemed		251,349
Corporate bonds	67,746,569	Accrued liabilities		83,896
Stocks	143,630,206	Capital funds:		
Accounts receivable:		Units of beneficial interest (19,610,407)	$209,425,363	
Fund shares sold	977,624	Capital gain surplus	5,633,446	
Investments sold	957,223	Undistributed net income	397,748	215,456,557
Accrued income receivable	1,669,998			
	$221,127,302			**$221,127,302**

HOSPITAL LIFE TRUST

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets		Liabilities		
Cash in banks	$80,817	Accrued expense payable		$3,874
Receivable for investment sold	30,327	Taxes payable		5,144
Corporate bonds	265,313	Deposits by unit holders		4,659
Stocks	329,346	Capital funds:		
Accrued income receivable	4,799	Units of beneficial interest (6,748)	$674,800	
Other assets	3,750	Capital gain surplus	13,893	
		Undistributed net income	11,982	700,675
	$714,352			**$714,352**

THE MASSACHUSETTS COMPANY, INC., TRUSTEE

(Miscellaneous Accounts)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1971

Assets		Liabilities		
Cash in banks	$702,242	As trustee: Principal		
U. S. Government securities	45,221	Invested	$49,720,600	
Other bonds	546,862	Uninvested	818,841	$50,539,441
Stocks	23,999,650			
Investment in Massachusetts Fund	665,111			
Investment in Independence Fund Inc.	6,265,433	Undistributed income		479,122
Investment in Freedom Fund, Inc.	18,119,292	Taxes payable		161,182
Deposits in savings banks	399,453	Other liabilities		41,647
Real estate loans	37,333			
Prepaid taxes	78,000			
Receivable for shares redeemed	283,357			
Other assets	79,438			
	$51,221,392			**$51,221,392**

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston, 02109

Organized January 2, 1931

Founded in 1818 as Brown Brothers & Co.

Partners: J. E. Banks, M. D. Brown, W. H. Brown, P. S. Bush, Granger Costikyan, *Louis Curtis, W. R. Driver, Jr., *Gerry Brothers & Co., E. T. Gerry, E. R. Harriman, *W. A. Harriman, F. W. Hoch, S. Y. Hord, R. L. Ireland, III, F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance, L. J. Newquist, W. F. Ray, R. V. Roosa, L. P. Shipley, Maarten Van Hengel, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets	
Cash on hand and due from banks	$94,298,476
United States Government securities	58,659,250
State, municipal and other public securities	65,889,822
Other marketable securities	1,391,951
Loans and discounts	204,840,178
Customers' liability on acceptances	14,655,932
Other assets	17,419,690
	$457,155,299

Liabilities		
Deposits — Demand	$307,578,786	
Time	102,135,276	
		$409,714,062
Acceptances — Less amount in portfolio		15,127,776
Other liabilities		5,568,177
Capital	$8,000,000	
Surplus	18,745,284	26,745,284
		$457,155,299

*Limited Partner.

BAYSTATE CORPORATION

77 Franklin Street, Boston, 02110

Incorporated October 9, 1944

Officers: Richard Wengren, *President;* G. A. Hibbard, *Senior Vice President and Treasurer;* W. M. Crozier, *Vice President and Clerk;* L. Sumner Hopkins, II, *Assistant Vice President*

Directors: J. B. Buckley, Philip Eiseman, Richmond Lewis, C. F. Machen, R. K. Mueller, P. C. Raye, J. F. Rich, F. F. Stockwell, Richard Wengren

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets

Cash and due from banks		$ 691,513
Investments:		
Member banks	$111,319,679	
Marketable Securities (at cost)	8,134,383	
Non-banking affiliated companies	1,248,554	120,702,616
Other assets		409,021
		$121,803,150

Liabilities

Dividend payable		$ 1,409,429
Accrued for taxes, interest, expenses, etc.		797,750
Capital:		
Capital notes		15,000,000
Preferred stock	$ 13,750	
Common stock	24,033,480	
Capital surplus	38,004,799	
Earned surplus	6,419,790	
Increase in underlying equity in subsidiary companies	38,687,891	
	$107,159,710	
Less: Treasury stock, 73,928 shares, at cost	2,563,739	104,595,971
		$121,803,150

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Bay Bank and Trust Company	$10	100,000	93,077	$2,823,491
Harvard Trust Company	10	440,000	423,407	19,096,503
Merchants National Bank of New Bedford	10	110,000	102,548	5,484,371
Merrimack Valley National Bank, Haverhill	10	125,000	120,002	4,380,913
Middlesex Bank, N.A.	10	340,000	323,250	16,433,060
Newton-Waltham Bank and Trust Company	10	440,000	431,568	13,309,557
Norfolk County Trust Company	10	540,000	517,157	22,843,340
The Union Market National Bank of Watertown	10	125,000	118,080	4,275,559
United National Bank	10	100,000	90,710	3,763,577
Valley Bank and Trust Company	10	292,500	287,477	17,988,298
Winchester Trust Company	10	50,000	28,725	921,010
				$111,319,679
Non-Bank Subsidiaries				
Baystate Commonwealth Corp.	1	550,000	550,000	1,022,178
Yankee Capital Corp.				226,376
				$112,568,233

SHAWMUT ASSOCIATION, INC.

82 Devonshire Street, Boston

Incorporated December 30, 1964

Officers

Lawrence H. Martin, *Chairman of the Board*
John K. Benson, *President*
H. Edward Reed, *Vice President*
D. Thomas Trigg, *Vice President*
Paul D. Vergakes, *Assistant Vice President*
Benjamin A. Trustman, *Secretary and Clerk*
Thomas J. Byrne, *Assistant Treasurer*
Richard E. Fischer, *Assistant Treasurer*
Edward F. Gibbons, *Assistant Treasurer*
Frances G. Giuffrida, *Assistant Treasurer*

Directors

H. P. Almgren, V. P. Atwater, C. F. Avila, C. W. Bartlett, J. K. Benson, G. E. Brooking, Jr., H. S. Geneen, E. M. Gordon, F. T. Hammond, Jr., R. M. Jenney, A. S. Knowles, H. T. Marshall, L. H. Martin, Winston Mergott, K. H. Olsen, J. N. Philips, D. B. Sinclair, F. M. Staszesky, C. H. Stocker, Jr., D. T. Trigg, B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler

STATEMENT OF CONDITION, DECEMBER 31, 1971

Assets

Cash and due from banks		$ 1,657,000
Investments:		
Member banks		112,345,000
Marketable securities (at cost)		2,132,000
Dividends and interest receivable		20,000
		$116,154,000

Liabilities

Dividend payable		$1,439,000
Accounts payable and accrued expenses		40,000
Advances from susidiaries		898,000
Capital:		
Common stock	$ 9,777,000	
Capital surplus	40,974,000	
Earned surplus	65,035,000	
	$115,786,000	
Less: Treasury Stock at cost	2,009,000	113,777,000
		$116,154,000

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
Community National Bank	$ 5 00	417,000	405,850	$ 6,458,000
First Bank and Trust Company of Hampden County	10 00	275,000	272,906	11,071,000
First County National Bank	10 00	75,000	73,089	3,603,000
Lexington Trust Company	10 00	50,000	48,400	2,912,000
Melrose-Wakefield Trust Company	10 00	54,000	51,853	3,431,000
Merchants-Warren National Bank	10 00	60,000	57,446	3,841,000
National Shawmut Bank of Boston	12 50	800,000	798,160	70,135,000
Needham National Bank	10 00	42,000	38,052	1,995,000
The County Bank, N.A.	10 00	226,664	222,160	7,705,000
The Winchester National Bank	10 00	20,000	18,660	1,114,000
Shawmut Financial Corp.	—	100	100	80,000
				$112,345,000